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**COMMERCIAL CORRESPONDENCE**

**AND**

**POSTAL INFORMATION**

## MACMILLAN'S COMMERCIAL SERIES.

EDITED BY

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# COMMERCIAL CORRESPONDENCE

AND

# POSTAL INFORMATION

BY

CARL LEWIS ALTMAIER  
DREXEL INSTITUTE, PHILADELPHIA

New York

THE MACMILLAN COMPANY

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1912

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## PREFACE

WHEN asked to teach Commercial Correspondence some years ago, the writer found his task most difficult and unsatisfactory. There were no books which treated the subject beyond the mechanical arrangement of a letter, followed by rules on punctuation, capitalization, grammar, and penmanship. Though all books on rhetoric emphasize the importance of letter writing, they give no adequate treatment of the subject; and such exercises as they furnish are generally trivial, meagre, inadequate, as, for example, "write a letter purporting to be from an aged doll;" "write a letter dropped from a balloon;" "write a letter applying for a position as first mate on a steamer, giving such particulars as would be likely to be required;" etc.

It will be conceded that there is no more useful accomplishment than the ability to write a good letter. It is one of those practical arts regarded as a guarantee of other abilities and helping to introduce one into the world. The extension of higher commercial education and the increasing growth in transacting business by correspondence undoubtedly require that serious study be given to this subject. As both teacher and student must have material with which to work, this book is submitted as presenting a course which is full, definite, and practical.

The Chapter on Postal Information contains such facts as should be known by all. It has been prepared in consultation with various post-office officials. Records of the post office and the experience of every business house demonstrate the necessity for more general and accurate knowledge of our postal arrangements.

The author desires to make grateful acknowledgments for courtesies extended to him by Dr. James MacAlister, President of Drexel Institute; Hon. Ellwood T. Hance, former postmaster of Detroit; Hon. Clayton McMichael, postmaster of Philadelphia; Mr. Arnold Shoeni, of the Philadelphia post office; Mrs. Patti Lyle Collins, of the Dead-Letter Office; William H. Baker, Esq., Vice-President of the Postal-Telegraph Company; Miss Gallaher, of Mountain Seminary, Birmingham, Pa.; Miss Alice B. Kroeger, Librarian, and Miss Lillian M. Dalton, and Mr. Thomas Smith, of Drexel Institute; and especially to the editor, Dr. Cheesman A. Herrick, whose suggestions and advice always proved helpful.

The plain business writing, shown in the letters and envelope addresses, was done by Mr. H. W. Flickinger, and the engraver's script, shown in the formal notes, by Mr. Charlton V. Howe, both of Philadelphia.

C. L. A.

**DREXEL INSTITUTE,**  
June, 1904.

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## EDITOR'S INTRODUCTION

ENGLISH may be studied to give knowledge of the evolution of the language, to furnish information of past ages, to develop the æsthetic sense, to stimulate the imagination; and it has also come to be recognized that it should be studied to give facility in the use of the language as a "tool." The overteaching of literature, to the neglect of the more practical aspects of English study, has brought many criticisms against the methods of the schools, and it is to obviate these criticisms that composition instruction has so noticeably increased in recent years.

The book which Mr. Altmaier has prepared is an outgrowth of the composition idea. It furnishes unmistakable directions for numerous short exercises. These, it is believed, are definite and practical, and they do not lose in value for composition purposes by being put in the form of letters. The exercises provide the kind of composition work that students will be required to do when they go out from school.

A leading review properly raises the question of the moral responsibility of teachers who give young people composition subjects entirely beyond them, and who thus encourage students in the wholesale copying from encyclopædias and like books. Definite subject matter that will put the young writer on his own resources is not easily secured. The present book may fairly be said to supply a goodly amount of composition material of the right sort. Much of it is drawn from actual letters, and

the remainder is improvised from a study of business situations. Where the subject of a letter is likely to be foreign to the student's experience, information is furnished him, so that he may be sure of his ground. Actual situations which the book presents give considerable insight into the customs and laws of business.

The larger number of the exercises have been used in the classroom, and they have been modified to suit the needs of the learners. The book supplies material for outside study and practice with one hour of recitation per week for one year, or two hours per week for one-half year. For the secondary school the book will likely find its proper place in the second year. It is suggested that unless exercises are very well done in the first writing, students should revise and rewrite them after criticisms from the teacher. Each student's work as approved should be filed in regular order and kept as evidence of his accomplishment. For the filing, daily report boxes, or large envelopes, or a vertical letter file may be used. The keeping of a student's work is stimulation for him to do better work.

So certain have become the demands for letter writing that schools cannot afford to ignore them, neither can they afford to leave instruction in correspondence to incidental and haphazard methods in connection with other subjects. To write a good letter becomes almost a first requisite for intellectual and social recognition, or for business success. Didactic instruction and practice in school may contribute much towards acquiring facility in letter writing.

As long ago as 1717 Thomas Watts, in his essay on *The Proper Method for Forming the Man of Business*, set forth that the business man should be master in the "propriety of expression." The same essay fixed the standard for business letters as "short and familiar, neat

and significant;" "concise, perspicuous, and natural" are the qualities suggested by Watts. It is hoped that the instruction from the present work will at least enable students to come up to the standard of this old worthy.

The educational value of careful study of letter writing cannot fail to be great. The meeting of a situation, the covering of a case, is the kind of writing that makes "an exact man." Readiness of speech, accuracy, and brevity are the qualities to be obtained by letter writing. Let students try the writing of letters in different ways, and practice the omission of all unnecessary words. It will take much practice to strike the mean of the proper length of letters, as well as to get exactly the right material into them.

A more intelligent and general use of the mails by business men would save their time and facilitate their work. Often matters that take much longer in interviews could be disposed of in a moment by letter. Sir Arthur Helps thought he saw in the interview a device of indolent people who wish to escape from the exhaustion of thinking closely and expressing their thoughts with precision. An interview is at times necessary, but wherever a situation can safely be met by correspondence, it is better so to meet it.

Many of the details mentioned in the following book may seem of slight consequence, but if they are disregarded they immediately become momentous. It is the accumulation of trifling things that makes perfection if they are regarded, or failure if they are neglected. People cannot be too careful in such particulars as selection and preparation of stationery, keeping copies of outgoing letters, filing incoming letters, etc. There is need for instruction in these important matters. Knowledge of postal regulations is also necessary. United States

consuls and other agents in foreign parts report continual annoyance brought upon foreign correspondents of our merchants because of insufficient postage. When it is remembered that in the Universal Postal Union double the shortage of postage is charged as a fine, it can be seen that foreigners may properly resent being punished because of ignorance or neglect of Americans. One consul writes that not only is he required to pay extra postage on communications to him from those in the United States seeking information of the district in which he resides, but he has demands upon him to make good the losses entailed by foreigners because of postage shortage. More instruction on the subject with which this book deals will make less frequent the report, "Trade lost from inadequate postage."

The large use of dictation makes desirable, if not imperative, that those who serve as amanuenses shall be trained in the art of letter writing. Such training will enable a shorthand writer to take a hurried dictation, and present it with proper punctuation and sentence and paragraph structure. It is not too much to hope that more and better instruction in commercial correspondence will enable the stenographer to compose letters, so that brief memoranda, either indorsed on the letter to be answered or dictated, may be sufficient to guide in handling the correspondence. If so, considerable time of a man valuable in business would be saved, which time might be utilized in extending and perfecting the business.

This book is offered in the belief that it supplies a present need for school instruction, and also that it will be useful as a guide to those already in business.

C. A. H.

JUNE 1, 1904.

**COMMERCIAL CORRESPONDENCE**  
**AND**  
**POSTAL INFORMATION**



# COMMERCIAL CORRESPONDENCE AND POSTAL INFORMATION

## CHAPTER I

### IMPORTANCE OF THE SUBJECT

JOSEPH ADDISON, the most graceful of English essayists, wrote:—

“I cannot forbear mentioning a particular which is of use in every station of life, and which, methinks, every master should teach his scholars; *I mean the writing of letters*. To this end, instead of perplexing them with Latin epistles, themes, and verses, there might be a punctual correspondence established between two boys, who might act in any imaginary parts of business, or be allowed sometimes to give a range to their own fancies, and communicate to each other whatever trifles they thought fit, provided neither of them ever failed at the appointed time to answer his correspondent's letter. I believe I may venture to affirm, that the generality of boys would find themselves more advantaged by this custom, when they come to be men, than by all the Greek and Latin their masters can teach them in seven or eight years. The want of it is very visible in many learned persons, who, while they are admiring the styles of Demosthenes or Cicero, want phrases to express themselves on the most common occasions.”

President Hadley of Yale University said in a recent public address:—

“One may be a graduate of a university and not be able to write a good business letter.”

Two centuries separate these expressions, yet what a similarity in thought! One is written in the refined, leisurely, and ceremonious English of the age of post-chaises and sailing boats; the other is in the concise, compact, vigorous English of the age of the telegraph, the telephone, and the steam engine. Advanced education gives culture, with appreciation of higher arts and larger affairs, but it often overlooks training in those minor practical usages so valuable to all men.

If training in letter writing was needed in the eighteenth century when post offices were scarcely heard of, how much more is it needed in the twentieth century when the post reaches the uttermost parts of the earth, and when the larger share of the world's business is transacted by correspondence. Every one in these days must expect to have more or less letter writing to do. Though one may never be required to write a literary criticism, a biography, or any form of extended composition, he will surely have to write letters, and not to be able to do this intelligently and effectively not only is discreditable intellectually and socially, but will prove a serious hindrance to the advancement of his material interests.

To be able to write a good letter requires knowledge of grammar, rhetoric, the rules of capitalization and punctuation with their application, and in addition a familiarity with those orderly forms and established expressions which are peculiarly apt and serviceable in letter writing.

That the people of the United States need technical instruction in letter writing and more knowledge of our post-office organization and practice is shown by the experience of the mail-order department of every large business house, and by the records of the Dead-Letter Office. The business manager of a widely circulating magazine reports that he started recently a new department where he employs fifteen typewriter operators; of these, three are rendered necessary by the mistakes, shortcomings, and carelessness of correspondents. Still more grave are the reports from the government. Over thirty thousand pieces of mail matter are sent daily to the Dead-Letter Office. This leads to inconvenience and misunderstanding of correspondents and a yearly loss of thousands of dollars in money and valuables—all because of carelessness or ignorance of letter writers.

A scene like the following is reenacted scores of times every day in this country: the head of a great firm glances through a pile of letters. He quickly throws away all but a half-dozen. "Slovenliness," he says. Then he carefully reads the six and makes his

final selection. "A very excellent letter" is his comment; "well written, aptly phrased, correctly punctuated, and altogether attractive." And the writer of that letter receives an appointment that means opportunity and liberal compensation.

In brief, the ability to write a good business letter cannot be overestimated, for already a large part of the business of the world is done by correspondence. Moreover, this method of transacting business is yearly increasing, because of the constant development of the postal service. Its most recent enlargement is the new rural free delivery. This service will benefit all the people of the United States: the farmer, by increasing the value of his farm products through closer touch with the markets; the merchant, by enabling him to reach more readily so profitable a customer as the farmer; and all, in enlarged business, social, and educational benefits.

Since, therefore, the post offices are the means of carrying on correspondence, extending social and educational intercourse, and stimulating all departments of trade, knowledge of the manner in which they are conducted should be general. Such knowledge is not as common as it should be, for statistics show that people display an amazing ignorance and carelessness in the use of post-office facilities. They confide to the ordinary mail, jewelry and valuable papers with

perfect confidence in the integrity and care of the postal officials, and with profound faith in the certainty of receipt by the addressee. To illustrate: recently an ordinary letter containing \$1400 in currency reached the Detroit office, and it is one of the traditions of the same office that an envelope containing \$36,000 in unregistered United States bonds was safely delivered, although it was both unsealed and unregistered.

The need of clear letter writing, and of a more intelligent use of the postal facilities, is evident. The present work has been prepared in the hope of contributing to the means for better instruction in letter writing, and also to a wider knowledge of the postal system.

## CHAPTER II

### THE TECHNIQUE OF A BUSINESS LETTER

IN writing a letter the most natural course is to consider first what is to be said, and then what is to be the mechanical form or arrangement; but in presenting the subject here it is more logical to consider first, the form or arrangement of the letter; and, secondly, the subject-matter with its phraseology and diction.

The manner of arranging the various parts of a letter may seem unimportant when the document is considered merely as a medium of communication; yet certain forms of arrangement are recognized as convenient and customary; and since these forms have become established, and the observance of them facilitates correspondence and secures method in letter writing, it is important that the writer should be made familiar with them and understand their purpose.

The first essentials of a good letter are clear writing, neat arrangement, and correct spelling. One who writes a distinct, legible hand, observes good forms, and spells correctly may indeed make serious rhetorical blunders, and express his ideas in a con-

fused way ; but he has at least made sure of three important and easily acquired habits. A letter deficient in these essentials always makes a bad impression. Too frequently letter writers are indifferent to, or ignorant of, the value of these essentials. Excellence, therefore, should be exacted in these three things. The student should be impressed with the thought in letter writing that what is worth doing at all is worth doing with care, and care includes at least a plain hand, correct spelling, with adequate punctuation and neatness of general appearance.

The widespreading use of the typewriter has given an importance to the technique of letter writing which it did not formerly possess. Errors in form, punctuation, spelling, etc., which in the hand-written letter are often unnoticed, in the printed letter become glaring and irritating.

For convenience in considering the form or arrangement of the letter it may be divided into five parts, namely :—

1. The heading.
2. The introduction.
3. The salutation.
4. The body of the letter.
5. The complimentary close.

Model forms for arranging and punctuating these various parts are shown in the following illustrations in outline and in full :—



## WRITTEN LETTER

(1)  
2009 Fourth Ave.,  
Brooklyn, N. Y., May 28, 1904.

(2)  
Messrs. Smith & Brown,  
327 Wall Street,  
New York, N. Y.

(3) Gentlemen:

In reply to your advertisement in the New York Herald of today, I herewith offer my services for the position you wish to have filled. I am eighteen years (4) of age and a graduate of one of the leading business schools in this city.

I shall be pleased to call upon you for a personal interview any time that may suit your convenience.

(5) Yours respectfully,  
Howard Johnson.

The heading (1) consists of the name of the place from which the letter is sent, together with the date. It may occupy one, two, or three lines, depending upon the fullness of the address and the judgment of the writer. In writing the date it is preferable to write the name of the month instead of indicating it

by a numeral as is sometimes done. Thus it is better practice to write March 22, 1904, than to write 3/22, 1904. No one likes to be put to the trouble of reconstructing the date in his mind. The date should never be omitted, as it frequently becomes important and often is the sole means of correctly interpreting a letter.

The *introduction* (2) consists of the name of the person to whom the letter is written, together with the address. If possible, the introduction should be kept on three lines. The name of the addressee should occupy the first line; the street address, the second line; and the city and state, the third line. If a separate line be given to the state, the name of the state should preferably be written in full.

The *salutation* (3) consists of the formal address; as, Dear Sir: Gentlemen: My dear Sir: etc. The rule for capitalizing the salutation is to *capitalize the first and last word*. A colon is placed after a formal salutation, and a comma after an informal salutation; as, Dear Sir: Dear Friend,

The *body of the letter* (4) includes the text or subject-matter of the letter.

The *complimentary close* (5) is the formal ending of the letter, *e.g.*, Yours truly, Yours respectfully, Very truly yours, etc. The rule for capitalizing the complimentary close is to *capitalize the first word only*.

The nature of the salutation and the complimentary close depends upon the cordiality of the relations

existing between the writer and the person written to. Thus "Dear Sir" and "Yours very truly" is a common form of each used in business letters. "Dear Friend" and "Yours sincerely" is a common form of each used in writing to a friend. These will be varied, of course, according to the judgment of the writer.

Another form of arranging these various parts is shown in the accompanying illustrations in outline and in full:—

**MILITARY OR OFFICIAL AND SOCIAL FORM**

HEADING

\_\_\_\_\_

SALUTATION

\_\_\_\_\_

BODY OF LETTER

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

COMPLIMENTARY CLOSE

SIGNATURE

\_\_\_\_\_

NAME

\_\_\_\_\_

ADDRESS

\_\_\_\_\_

DEPARTMENT OF.....

Office of the Secretary,  
Washington.

Personal.

May 1, 1904.

My dear Sir:

I am in receipt of your letter of recent date, concerning forms in commercial correspondence, and have taken pleasure in replying to your several inquiries on the inclosed cards.

Very truly yours,

Mr. Charles T. Henry,  
Care of the League Club,  
Chicago, Ill.

Inclosures.

Here it will be observed that the introduction, that is, the name and address of the person to whom the letter is written, is placed in the lower left-hand corner of the letter sheet. This is called the military form and is used in the official correspondence between officers of the government and by Cabinet offi-

cials, and is considered the best form for personal and social correspondence.

The foregoing details are the mere incidentals of letter writing, and many of them are arbitrary. Sometimes a recipient of a letter may be expected to overlook any mistakes in grammar, punctuation, capitalization, and spelling. But when one is requesting a favor, or soliciting business, — and a large part of letter writing is conducted for that purpose, — the attitude of the recipient is altogether different; he then becomes critical and even captious, and no art or attention to detail which will make a favorable impression is too insignificant to employ.

### **Exercise 1**

Draw in outline a form for a business letter, indicating the parts by name.

### **Exercise 2**

Draw in outline a form for an official or social letter, indicating the parts by name.

### **Exercise 3**

Arrange, punctuate, and capitalize the following headings:—

1. council bluffs iowa december 1 1903
2. athens ga december 2 1903
3. augusta me december 3 1903
4. 32 spring lane bradford pa feb 25 1903
5. 20 chestnut st philadelphia pa feb 26 1903
6. 30 michigan boulevard chicago ill nov 30 1903
7. 192 market st san francisco cal december 4 1903
8. 119 state street boston mass january 1 1904
9. boston building denver colo january 2 1904

10. grand rapids mich january 3 1904
11. worcester mass january 31 1903
12. 190 broadway new york n y january 31 1903
13. st paul minnesota february 1 1903
14. 217 main st syracuse n y december 3 1903

### THE USE OF TITLES

**Mr.** The title of Mr. is given to all men who have no other distinctive title; as, Mr. Thomas Seabury. Use as salutation, "Dear Sir:"

**Esq.** In the United States the title of Esquire is given especially to lawyers and justices of the peace, and very commonly to any man as a mark of respect; as, John Brandt, Esq. Use as salutation, "Dear Sir:" Never write Mr. John Smith, Esq.

**Messrs.** The title of Messrs. is given to firms. Thus, Messrs. Smith & Jones; Messrs. Jones & Co. Use as salutation, "Gentlemen:" or "Dear Sirs:"

**Rev.** Clergymen have the prefix Rev., Rev. Charles H. Parkhurst. Use as salutation, "Dear Sir:" or "Rev. and Dear Sir:"

**Hon.** Judges, members of the Cabinet, members of Congress, mayors, and all other high officers of the government have the prefix Honorable. Hon. John Hay. Use as salutation, "Sir:"

**Dr.** The title of Doctor is given to Doctors of Medicine, Doctors of Philosophy (Ph.D.), and others who have received any other academic doctor's degree; as, Dr. Franklin James. Use as salutation, Dear Sir:  
 Never write, Dr. Hugh Hamilton, M.D. —  
 or Dr. James Houghton, Ph.D.

**Prof.** The title of Professor is given to one who holds a professorship in a university, college, seminary, or other institution of learning. When using the title do not add any title of courtesy to name. One may add, however, an academic title, as Prof. George Valentine Nash, Ph.D.

#### **Officers of the Government.**

There are no titles known under the laws of the United States as attaching to any of the Federal officers. Custom, however, has established certain rules which it is well to follow. The President should be addressed, "The President." All correspondence relating to the different departments should be addressed to the heads thereof; as, for instance, "Secretary of the War, Washington, D.C. Sir:" The Vice President is addressed simply as "The Vice President"; but when in his capacity as President of the Senate, the form should be, "To the Presi-

dent of the Senate." The Speaker of the House of Representatives should be addressed simply as "Speaker of the House of Representatives." It is not essential to use names, it being customary to address the office rather than the individual holding it. In addressing the purely military or naval bureaus of the War and Navy departments, the heads of bureaus should be addressed by their names, using specific titles; as, Brig. Gen. Henry C. Corbin, Adjutant-General, U.S.A., Washington, D.C. Sir:

**Superintendent, Agent, Cashier, Treasurer, Secretary.**

The titles Superintendent, Agent, etc., are written after the name; as, —

Mr. Luther Bent, Superintendent,  
Blair Nail Works.

Mr. Samuel Myers, Agent,  
Ohio Implement Co.

Franklin Marshall, Esq., Cashier,  
Tradesman's Bank.

Mr. Henry Whelen, Jr., Treasurer,  
Academy of Fine Arts.

**Women.** Women corresponding with strangers should always indicate their sex, as well as whether married or single, by prefixing Miss or Mrs. inclosed in parentheses. In writing to a woman the salutation should be

“Madam” or “Dear Madam.” In a business letter Madam and Dear Madam are equally appropriate in addressing married or single women.

**Signature.** Do not append titles to signatures. If one signs a letter in a representative capacity, *e.g.*, as agent, treasurer, secretary, etc., the title should of course be added to the name. When one signs a letter in the name of another, he should add his name or initials, preceded by the word “per,” after the name of principal ; as, —

Davis and Littlefield,

per Geo. Beck.

or

Davis and Littlefield,

per G. B.

A signature is legally binding written in ink, or in pencil or printed with a rubber stamp. In fact, the law accepts any mark as a signature if it can be shown that the mark was adopted by the writer as his signature and that he intended to bind himself by it. One should always sign his name uniformly. Always write your correspondent's name as he writes it.

*Write your full name.* If your name is Henry M. Johnson, do not write it “H.

Johnson." If you do, Harvey Johnson may receive your mail. Many mistakes and delays occur in business because of disregard of such details.

The following abbreviations are frequently used in correspondence, namely : —

Agt. . . . .	Agent.
A.M. . . . .	meaning <i>Ante Meridiem</i> = before noon.
Apr. . . . .	April.
Asst. . . . .	Assistant.
Aug. . . . .	August.
c.i.f. . . . .	meaning cost, insurance, and freight; that is, the price includes the cost of the goods, packing, insurance, freight, etc.
Cor. Sec. . . .	Corresponding Secretary.
Dec. . . . .	December.
e.g. . . . .	meaning <i>exempli gratia</i> = for example.
et al. . . . .	meaning <i>et alii</i> = and others.
etc. . . . .	et cetera.
Feb. . . . .	February.
f.o.b. . . . .	meaning free on board; signifies that the price of goods includes all charges up to and including placing the goods on train or vessel.
i.e. . . . .	meaning <i>id est</i> = that is.
inst. . . . .	meaning <i>instant</i> = present month.
Jan. . . . .	January.
M. . . . .	meaning <i>Meridies</i> = meridian or noon.
Mfg. . . . .	Manufacturing.
Mgr. . . . .	Manager.
Ms. or Mss. . .	Manuscript or Manuscripts.
Nov. . . . .	November.
Oct. . . . .	October.
p. . . . .	page.

P.M. . . . .	meaning <i>Post Meridiem</i> = afternoon.
pp. . . . .	pages.
Prest. . . . .	President.
prox. . . . .	meaning <i>proximo</i> = coming month.
R.R. . . . .	Railroad.
Rw., Ry., or Rwy. . . . .	Railway.
Sec. . . . .	Secretary.
Sept. . . . .	September.
Sts. . . . .	Streets.
Supt. . . . .	Superintendent.
Treas. . . . .	Treasurer.
ult. . . . .	meaning <i>ultimo</i> = last month.
viz. . . . .	meaning <i>videlicet</i> = namely; to wit.

The following are the abbreviations for the states, territories, and possessions of the United States recommended by the United States government: —

Ala. . . . .	Alabama.	Me. . . . .	Maine.
Alaska . . . . .	Alaska Territory.	Md. . . . .	Maryland.
Ariz. . . . .	Arizona Territory.	Mass. . . . .	Massachusetts.
Ark. . . . .	Arkansas.	Mich. . . . .	Michigan.
Cal., Calif. . . . .	California.	Minn. . . . .	Minnesota.
Col., Colo. . . . .	Colorado.	Miss. . . . .	Mississippi.
Conn. . . . .	Connecticut.	Mo. . . . .	Missouri.
Del. . . . .	Delaware.	Mont. . . . .	Montana.
D.C. . . . .	District of Columbia.	Neb. . . . .	Nebraska.
Fla. . . . .	Florida.	Nev. . . . .	Nevada.
Ga. . . . .	Georgia.	N.H. . . . .	New Hampshire.
Hawaii . . . . .	Hawaii Territory.	N.J. . . . .	New Jersey.
Ill. . . . .	Illinois.	N. Mex. . . . .	New Mexico Territory.
Ind. . . . .	Indiana.	N.Y. . . . .	New York.
Ind. T. . . . .	Indian Territory.	N.C. . . . .	North Carolina.
Kan., Kans. . . . .	Kansas.	N. Dak. . . . .	North Dakota.
Ky. . . . .	Kentucky.	Okla. . . . .	Oklahoma Territory.
La. . . . .	Louisiana.	Ore., Oreg. . . . .	Oregon.

Pa. . . Pennsylvania.	Tex. . . Texas.
P.I. . . Philippine Islands.	Vt. . . Vermont.
P.R. . . Porto Rico.	Va. . . Virginia.
R.I. . . Rhode Island.	Wash. . . Washington.
S.C. . . South Carolina.	W. Va. . . West Virginia.
S. Dak. . . South Dakota.	Wis. . . Wisconsin.
Tenn. . . Tennessee.	Wyo. . . Wyoming.

Guam, Idaho, Iowa, Ohio, Samoa, and Utah are not abbreviated.

The post office recommends and reiterates annually that on the envelopes the names of the states be written in full, or, if abbreviated, the abbreviation be very plainly written. Hundreds of thousands of letters go astray yearly because of the carelessness of letter writers in writing the abbreviations of states.

The requirements of business sometimes demand a deviation from the above abbreviations. Thus telegraph companies find it necessary to use other forms.

**Degrees.** There is a regrettable lack of uniformity in the degrees granted by institutions of learning in the United States. The degrees of D.D. and LL.D. are honorary, and are granted by universities to men who have become especially distinguished and whose merits they desire to recognize and honor. Other degrees are generally won by a definite course of study.

The following are the more usual abbreviations, with the degrees for which they stand:—

A.A. . . . .	Associate of Arts.
A.B. or B.A. . . . .	Bachelor of Arts.
A.M. or M.A. . . . .	Master of Arts.

B.C. or B.C.S. . . . .	Bachelor of Commerce or Bachelor of Commercial Science.
B.C.L. . . . .	Bachelor of Civil Law.
B.D. . . . .	Bachelor of Divinity.
B.L. or Litt.B. . . . .	Bachelor of Letters.
B.P., B.Ph., or Ph.B. . . .	Bachelor of Philosophy.
B.S or B.Sc. . . . .	Bachelor of Science.
C.E. . . . .	Civil Engineer.
C.M. . . . .	Master of Surgery.
D.C.L. . . . .	Doctor of Civil Law.
D.D. . . . .	Doctor of Divinity.
D.Litt. or Litt.D. . . . .	Doctor of Literature.
D.M. . . . .	Doctor of Medicine. (Oxford.)
D.V.M. . . . .	Doctor of Veterinary Medicine.
D.S. or D.Sc. . . . .	Doctor of Science.
E.E. . . . .	Electrical Engineer.
J.D. . . . .	Doctor of Laws.
J.U.D. . . . .	Doctor of Civil and Canon Law.
LL.B. . . . .	Bachelor of Laws.
L.H.D. . . . .	Doctor of Letters or Humanities.
LL.D. . . . .	Doctor of Laws.
LL.M. or M.L. . . . .	Master of Laws.
M.B. . . . .	Bachelor of Medicine.
M.C.E. . . . .	Master of Civil Engineering.
M.D. . . . .	Doctor of Medicine.
M.M.E. . . . .	Master of Mining Engineering.
Mus.B. . . . .	Bachelor of Music.
Mus.D. . . . .	Doctor of Music.
Ph.D. . . . .	Doctor of Philosophy.
Ph.G. . . . .	Graduate in Pharmacy.
V.S. . . . .	Veterinary Surgeon.

The degrees always follow the name ; as, —

W. C. Fletcher, M.A.	Percy Falkland, Esq., B.Sc.;
Rev. H. B. Gray, D.D., LL.D.	Prof. Samuel Franklin, Ph.D.

As shown, other titles may be added to the names with degrees if the titles are not inconsistent with the degree. The use of degrees in connection with names is generally confined to the printed page, *e.g.*, on title-pages, in catalogues, etc. Their use in correspondence is infrequent.

#### Exercise 4

Arrange, punctuate, and capitalize the following introductions and salutations: —

1. mr john parsons 19 n market square harrisburg pa dear sir
2. frederick a martin esq commonwealth trust building topeka  
kans dear sir
3. messrs somers and sullivan lancaster pa gentlemen
4. the specialty manufacturing co alliance ohio gentlemen
5. mr george henderson supt mobile ala
6. mr george henderson supt mobile iron co mobile ala
7. samuel mccamant esq president dallas tex
8. samuel mccamant esq president dallas oil co dallas tex
9. hon stephen tomlinson seattle washington
10. maxwell reiff jr esq trust insurance bldg st paul minn
11. prof george adamson a m peoria ill my dear sir
12. prof howard beatty ph d ann arbor mich
13. messrs quirk gammon & snap 219 p o building chicago ill  
gentlemen
14. mr francis barrett agent 409 west 39th street new york n y  
dear sir
15. mr j h pope treasurer union trust co st paul minn dear sir
16. mr j j merrill c m & st paul ry st paul minn my dear sir
17. lucius tuttle esq president boston & albany ry boston mass  
dear sir
18. messrs j g lowe t a phillips and w h gillespie committee  
gentlemen

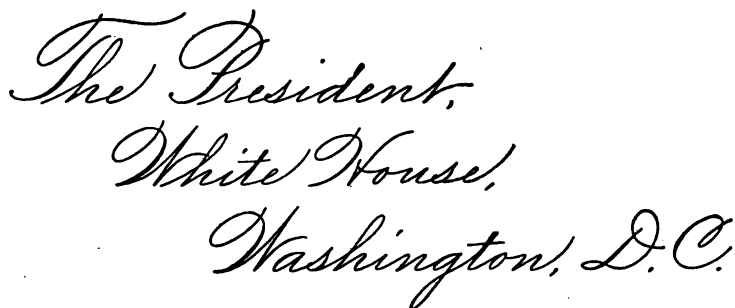
CORRECT USAGE IN ADDRESSING GOVERNMENT OFFICIALS

*President*

**Introduction** To the President.

**Salutation** Sir:

**Superscription** The President, White House, Washington, D.C.



The President,  
White House,  
Washington, D.C.

*Vice President*

**Introduction** To the Vice President of the United States.

**Salutation** Sir:

**Superscription** The Vice President of the United States, Washington, D.C.

*Vice President as President of the United States Senate*

**Introduction** To the President of the United States Senate.

**Salutation** Sir :

**Superscription** The President of the United States Senate, Washington, D.C.

*Speaker of the House of Representatives*

**Introduction** To the Speaker of the House of Representatives.

**Salutation** Sir :

**Superscription** The Speaker of the House of Representatives, Washington, D.C.

*Chief Justice of the United States*

**Introduction** The Chief Justice of the United States.

**Salutation** Sir :

**Superscription** The Chief Justice of the United States, Washington, D.C.

*Justices of the Supreme Court*

**Introduction** Hon. David J. Brewer, Justice Supreme Court of the United States.

**Salutation** Sir :

**Superscription** Hon. David J. Brewer, Justice Supreme Court of the United States, Washington, D.C.

*Cabinet Officers*

**Introduction**    The Secretary of the Treasury.  
**Salutation**        Sir:  
**Superscription**   The Honorable The Secretary of the  
                          Treasury, Washington, D.C.

*The Honorable  
 The Secretary of War,  
 Washington, D.C.*

(The same forms are to be used in writing to the other Cabinet officers, the necessary changes being made, i.e., The Honorable The Secretary of State; The Honorable The Attorney-General; The Honorable The Secretary of the Treasury; The Honorable The Secretary of the Navy; The Honorable The Postmaster General, etc.)

*Officers of the Army*

**Introduction**    Major-General Adna R. Chaffee.  
**Salutation**        Sir:  
**Superscription**   Major-General Adna R. Chaffee, Wash-  
                          ington, D.C.

*Officers of the Navy*

**Introduction** Admiral George Dewey.  
**Salutation** Sir:  
**Superscription** Admiral George Dewey, Washington,  
D.C.

*Members of Congress*

**Introduction** Hon. John Bell.  
**Salutation** Sir: or Dear Sir:  
**Superscription** Hon. John Bell, M.C., Washington,  
D.C.

*Governors*

**Introduction** His Excellency Benjamin B. Odell, Jr.  
**Salutation** Sir: or Your Excellency:  
**Superscription** His Excellency Benjamin B. Odell, Jr.,  
Albany, N.Y.

*Members of Legislatures*

**Introduction** Hon. Horace White.  
**Salutation** Sir: or Dear Sir:  
**Superscription** Hon. Horace White, Syracuse, N.Y.

*Judges*

**Introduction** Hon. John Weiss.  
**Salutation** Sir:  
**Superscription** Hon. John Weiss, Harrisburg, Pa.

*Mayors*

**Introduction** To his Honor Patrick Collins.

**Salutation** Sir :

**Superscription** Hon. Patrick Collins, Mayor of Boston,  
Mass.

**Addressing Envelopes.** The address on the envelope should be plain and clear. It should give the name of the post office, and, if to a city having a free delivery, the street and number. If the person addressed has a post-office box, this should be added. It is well, if the post office is small, to give the county also ; spell the name of states in full, or write their abbreviations very distinctly in order to prevent errors which arise from the similarity of such abbreviations as Cal., Col. ; Pa., Va. ; Me., Mo. ; Md., Ind. ; N.H., N.M. ; N.Y., N.J. ; N.C., D.C. ; Miss., Minn., Mass. ; Penn., Tenn., etc. The addresses should be so plainly written as to leave *no room for doubt and no excuse for error* on the part of the postal employees. Envelopes should be addressed with uniformity ; that is, the name should be on first line, the street address on second line, and the city and state on the third line ; or, the city on third line, and the state on a fourth line. The addressing of an envelope is something that cannot be the subject of the whims or caprice of fashion or etiquette. As promptness in correspondence is a cardinal social and business virtue,

good form and etiquette require the use of all methods of expediting mail. Do not use the word "Town" or "City" on an envelope address, but always *write the name of the city in full and in a clear, bold hand.*

To secure return of mail in case of misdirection or insufficient payment of postage, the sender's name and address should be written or printed upon the

*Frank Powers.*

*Box 200.*

*Cedar Rapids, Iowa.*

*Mr. Frederick P. Rommel,*  
*Deer River,*  
*Itasca County,*  
*Minn.*

upper left-hand corner of all mail matter. First-class matter is always returned without extra cost.

Second, third, and fourth class matter may be returned, but only after the postage for such return shall have been paid. If the matter *is of obvious value*, the postmaster will notify the sender when matter is undeliverable, and give him an opportunity to furnish the return postage.

The following illustrations show other forms for envelope addresses:—

Mr. Joseph T. Johnson,  
Canton,  
c/o Gale Mfg. Co. Ohio.

100 Pacific Ave.,  
San Francisco, Cal.

Messrs. Smith, Roberts & Co.,  
20 Walnut Street,  
St. Louis,  
Missouri.

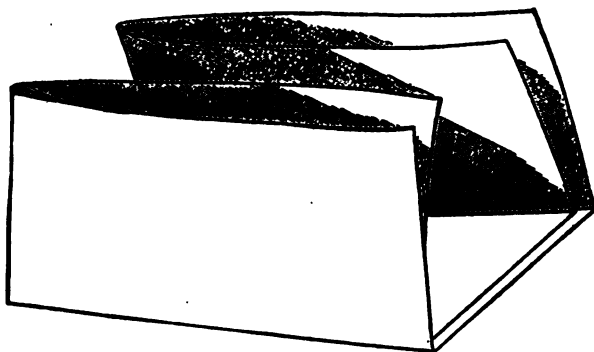
**Exercise 5**

1. Address an envelope to the President.
2. Address an envelope to the Vice President of the United States.
3. Address an envelope to the Vice President as President of the United States Senate.
4. Address an envelope to the Speaker of the House of Representatives.
5. Address an envelope to the Chief Justice of the United States.
6. Address an envelope to one of the Justices of the Supreme Court of the United States.
7. Address an envelope to a Cabinet officer.
8. Address an envelope to Brigadier-General George B. Davis, Washington, D.C.
9. Address an envelope to Rear-Admiral George E. Belknap, Brookline, Mass.
10. Address an envelope to a member of Congress.
11. Address an envelope to the Governor of your state.
12. Address an envelope to a member of your state legislature.
13. Address an envelope to a Judge in your city.
14. Address an envelope to the Mayor of your city.
15. Address an envelope to some business firm in your city.
16. Address an envelope to some lawyer in your city.

**NOTE.** Unruled paper cut to the size of an envelope may be used for this exercise.

**To fold a Letter Sheet.** A business letter sheet usually takes three folds. It is turned from the bottom to the top, bringing the bottom edge of the sheet to within a quarter of an inch of the top edge, thus folding the sheet nearly in the center. The sheet thus folded is then turned one-third from the right to the left, and one-third from the left to the right.

The following illustration shows a letter sheet correctly folded:—



**Letters containing Inclosures.** A letter containing an inclosure should mention that there is an inclosure, and, if it be a remittance, *e.g.*, money order, check, draft, etc., it should state definitely the amount and how it is to be applied. The reply should acknowledge the receipt of letter and inclosure, and, in case of a remittance, state that credit has been given for it. The inclosure should always be folded in with the letter.

Letters containing inclosures should have the word "Inclosure" in the lower left-hand corner as shown in the following letter. This is important as a piece of office practice. It calls attention to the fact that inclosures should accompany the letter, the omission of which is a frequent cause of delay and annoyance.

100 State Street,  
Chicago, Ill., Dec. 8, 190

Messrs. Scott & Browne,  
904 Market Street,  
Cleveland, Ohio.

Gentlemen:

Inclosed find my check payable to your order  
for Three Hundred and Fifty Dollars (\$350) in pay-  
ment of the accompanying bill.

Kindly return bill receipted, and oblige

Yours truly,

(2 inclosures.)

The following manuscripts should be transcribed  
by the student, special attention being given to the  
following points, viz.:—

1. Spacing and punctuation of heading.
2. Spacing and punctuation of introduction.
3. Marginal spacing.
4. The writing in full of all abbreviated words.
5. The correction of any mistakes.

**The Caret** ^ shows that something written above,  
below, or in the margin should be read in the place  
indicated.

## Exercise 6

U. S. Dist. Attys' office.

Wash. D. C.

Sir:

I beg leave to <sup>state</sup> ~~say~~ in response to your note in regard to <sup>certain alleged violations</sup> of the Civil Service, ~~the case mentioned~~ that the hearing has been delayed by extensions to certain defendants within which to conclude their testimony in their behalf. <sup>at different periods of time granted by the court</sup>

The extent and nature of <sup>the</sup> testimony in rebuttal <sup>could</sup> ~~may~~ not be determined until all the defendants <sup>on the part of the Govt.</sup> had ~~closed~~ <sup>concluded the taking of testimony</sup> their testimony and it could not <sup>be</sup> printed until <sup>incorporated in the record.</sup>

As these records will be quite large bulky, and the parties very voluminous, <sup>to that suit accordingly</sup> numerous, the hearing will take <sup>much</sup> ~~reach~~ time in view of <sup>this</sup> ~~it~~ <sup>more than</sup> ~~it is~~ <sup>quite likely</sup> until the January term.

it had been made a part of the

present and that condition of the court docket,

Very truly,  
I

necessarily consume considerable time.

U. S. Dist. Attys.

that the <sup>trial</sup> ~~case~~ may go over <sup>for the alleged violations</sup>

The  
Jr. Dist. Attys. Gen'l.,  
Wash. D. C.

Make a clean copy, supplying a date and writing out all abbreviated words except D.C. and U.S.

## Exercise 7

Treas Dept, 6th Auditor's Office  
Wash'n, D C,

Sir:

the following operations during the report of the business of this office for the fiscal year ended June 30, is respectfully submitted herewith

I am pleased to state that the work of this Bureau is in excellent condition, and fully up to the requirements of the Dept. In fact, it is more advanced at this time than it has usually been, the case! This result has been accomplished, however, only by the remitting efforts by all the officers and employees throughout the entire Bureau. By reason of the growth of the Postal Service, the work of this office is constantly increasing, while a corresponding increase of force is not made. The need of more clerks has been keenly felt in several Divisions, but most severely in that Branch of the Office which is in charge of the money orders and postal notes.

Respectfully Submitted,

Auditor.

Hon Leslie M Shaw,  
Sec of the Treas

Make a correct copy, supplying a date and writing in full all abbreviated words.

## Exercise 8

Mr. James

J. Hardy Esq. 413 Broadway, New York, N.Y. Dear Sir: Your letter of the 1st inst. <sup>has been duly received</sup> ~~at hand~~, and can be <sup>fully</sup> ~~noted~~ <sup>my whole regret</sup> that you should have experienced any inconvenience from my tardiness; You are <sup>truly</sup> ~~sure~~ that it has been impossible to make collections, owing to the recent stagnation of which has paralyzed almost every department of business. Trade is however, slowly improving and as rapidly as collections can be made, <sup>pay these indebted to me</sup> I will liquidate your claim remits you. I have the pleasure to thank you enclosed a draft on a bank in your city for \$50., which please place to my credit and acknowledge receipt. Yours Respectfully

But I assure you it has not resulted from any wilful inattention on my part.

Transcribe, correcting mistakes and supplying a heading.

## Exercise 9

The struggle against <sup>without any general idea of independence as a possible result.</sup> great Britain was begun by the English speaking <sup>American</sup> colonies any such intention however, warmly favored in New England was <sup>very distasteful to the</sup> not approved by other colonies and was formerly disavowed by Cong on July 6, 1775. <sup>before the spring of 1776</sup> Penna Md and New J. had enjoined upon their delegates <sup>in Congress</sup> the rejection of any proposition <sup>looking to</sup> for a separation and by <sup>as</sup> was ~~as~~ much opposed to it that her delegates took no prominent <sup>part</sup> ~~part~~ in promoting it Jeffersons object all along was to impress upon the <sup>drawn up by him</sup> doc the consistent character of a renunciation of the king Adams supported the the declaration of independence declaration with zeal and ability fighting fearlessly for every word of it. <sup>By a singular coincidence</sup> The death of the two were almost simultaneous occurring on the same day July 4 1826 the fiftieth anniversary of their joint success in producing the declaration of independence.

*Del. and A. C.*

Make a copy, correcting all mistakes and punctuating properly.

Do not change phraseology.

## Exercise 10

although laws may be enacted to prevent such distinctions in society

Distinctions will always exist under every form of Govt. that is just. Equality of talents of education or of wealth cannot be produced, under human laws. Every man is equally entitled to protection in the full enjoyment of the gifts of heaven but when the laws undertake to add to these artificial distinctions of nobility to grant Titles, gratuities and exclusive privileges, to make the rich richer and the potent more powerful, the humble members of society, <sup>farmers, mechanics and laborers</sup> has a right to complain of the injustice of these Govt. <sup>there are</sup> ~~it~~ contains no necessary evils <sup>confine itself to</sup> and if it will give equal protection to the rich and the poor, it would be an unqualified blessing, <sup>who neither have the time or the means of securing like favors for themselves</sup>

and the fruits of superior industry, economy and industry

in govt, its evils exist only in their abuses

as Heaven does its rains alike on the high and the low

Make a copy, correcting all mistakes and punctuating properly.  
Do not change phraseology.

NOTE. The above paragraph is taken from President Andrew Jackson's Veto Message of July 10, 1832.

## Exercise 11

In your hands my dissatisfied fellow-countrymen and not  
 in mine is the momentous issue of civil war the government will  
 not assail you ~~unless you assail it first~~ you can have no con-  
 flict without being yourselves the aggressors you have no oath  
 registered in heaven to destroy the government while i shall  
 have the most solemn one to "preserve protect and defend it"  
~~you can forbear the assault upon it i cannot shrink from the~~  
~~defence of it with you and not with me is the solemn question~~  
 Shall it be peace or a sword? <sup>am loth to</sup> i close we are not we must not  
 be aliens or enemies but fellow-countrymen and brethren <sup>friends but friends</sup>  
 although passion <sup>may have</sup> has strained <sup>it must not break</sup> our bonds of affection <sup>too hardly</sup>  
~~they must not i am sure they will not be broken the mystic~~  
~~chords which proceeding from so many battlefields and so many~~  
~~patriot graves pass through all the hearts and all hearths in~~  
~~this broad continent of ours will yet again harmonize in their~~  
~~ancient music when breathed upon by the guardian angel of the~~  
~~our nation~~ <sup>are</sup> *they will be by the better*

Re-write, embodying corrections.

NOTE. The above is the closing paragraph of President Lincoln's First Inaugural. As originally written by Lincoln it closed with the words, "Shall it be peace or a sword?" Secretary Seward submitted what follows which was adopted by Lincoln and transformed by the magic of his genius, as shown by the amendments.

## CORRESPONDENCE: HOW HANDLED

Some explanation of how the correspondence of a business office is conducted should accompany instruction in letter writing, for one who has knowledge of

the methods of a business office will undoubtedly handle correspondence better than one who has no such knowledge. Every office has its individual system of treating its correspondence. All systems, however, have two principal objects: first, exactness; and second, dispatch in the handling of letters. In their essentials all systems are very much alike.

**Incoming Letters.** In most offices all incoming letters, after they are answered, are systematically filed in cabinets alphabetically divided. It is important that all letters should be kept for a time, for often they are of value, and frequently they are the only reliable evidence of disputed business transactions. The length of time they should be kept must be determined by the judgment of the owner and the character of the correspondence. For instance, a well-known law firm which has been in business for thirty years has complete records of all correspondence during that time. On the other hand, a large enterprise having a mail of from three to ten thousand letters a day destroys the bulk of its correspondence when it is six months old.

**Outgoing Letters.** A copy is generally kept of every letter, invoice, or other document sent out of the office. There are two methods of making these copies, viz.:—

1. *Press Copy.* By means of the copying press a facsimile may be made of any document written

with copying ink. The copies are generally made in a press copying book, which is a book of tissue leaves. The operation is as follows:—

1. A number of linen cloths or blotters cut to the size of the leaves of the book are dampened uniformly.

2. An oil board is placed on the left side of the open book. Upon this oil board is placed a damp cloth or blotter.

3. A page of the book is placed over the damp cloth or blotter.

4. The letter to be copied is placed face down on the page.

5. A damp cloth or blotter is placed upon the letter; then another leaf is placed over this damp cloth; then another letter, face down; then another damp cloth; then another leaf; then another letter, face down; and so on. Thus many letters may be copied at one operation.

6. Over the last damp cloth, before the book is closed, another oil board is placed. Two oil boards are thus used, one at the beginning and one at the end, whether one letter is copied or ten. These boards are to protect the rest of the book from coming in contact with the damp cloths.

7. The book is then closed and placed in the press under pressure. Typewritten letters should remain under pressure about two minutes. Pen-written letters copy almost instantaneously.

2. *Carbon Copy.* By means of carbon paper an exact duplicate may be made of any document. Carbon copies are sometimes made of all replies to letters. They are then attached to and filed with the original letters, thus taking the place of the copying book. The carbon method of preserving copies of letters is used extensively, and is preferred by many business houses.

From this brief description it is evident that a good business letter is one which is complete in itself, so composed as to be quickly and clearly understood, and in such form as to permit of answering and filing with exactness and dispatch.

### MISCELLANEOUS HINTS

1. Letters to a stranger concerning one's own affairs or interests and requiring an answer should always inclose a stamp.

2. Be prompt in replying to all letters that you receive; it will show attention to your correspondent's interests and secure his favorable opinion.

3. Do not write with a lead pencil.

4. Never write a letter when excited or angry.

5. Business letters should be answered the same day they are received, unless the answer is delayed for a definite reason.

6. Always have your full address in the letter and sign your name in full.

7. In ordering goods complete shipping directions should always be given.

8. In acknowledging the receipt of a letter always mention its date.

9. Be particular to spell your correspondent's name correctly.

10. Do not use such forms as rec'd, y'rs, gents, resp'ly, etc.

11. In closing a letter to a stranger you may say *I am*, but not *I remain*. The latter form should be used if you have had previous correspondence with him, so that there is at least a slight acquaintance. Correspondents should avoid the close "Believe me."

12. Do not forget to date your letters. The date on what seemed at the time of writing a very insignificant note may make the communication valuable at some future time.

13. In addressing a letter to a married woman do not use her husband's title. Such forms of address as Rev. Mrs. Bigelow, Mrs. Dr. Edwards, and Mrs. President Roosevelt are not in good taste.

14. Do not use the sign # or No. before the number of a house or of a post-office box. It adds nothing to the plainness of the address.

15. Do not use titles indiscriminately or inconsistently.

16. Do not use postal cards for anything but brief business notifications.

17. If a letter consists of more than one sheet, the sheets should be carefully arranged in order and paged. It is well also to put the initials of the person to whom the letter is sent before the page number, as (G. W. H. 2).

18. If a letter contains an inclosure or inclosures, indicate the fact by placing the word (inclosure) or (3 inclosures) in parentheses in the lower left-hand corner of the letter. This is exceedingly important, as it informs the clerk, who may be preparing a number of letters for mailing, which letters require inclosures and which do not.

19. As far as practicable, letters should be placed in their respective envelopes and addressed as soon as they are copied. Leaving the making up of letters until post time is a frequent cause of mistakes, such as omission of inclosures, putting wrong letter in envelope, etc.

20. It is better to refuse a request by letter. In a letter one need say only what one chooses to say; in an interview one may have to say more than it is wise to say.

21. Letters should be answered promptly, courteously, and decisively.

## CHAPTER III

### THE COMPOSITION OF A BUSINESS LETTER

THE advantages of transacting business by letters are being more generally recognized. In many respects this method of carrying on trade is more expeditious, economical, accurate, and satisfactory than the old method of personal solicitation. By the old method business was limited to trading with immediate neighbors, or extended at most over a circumscribed territory. Now, however, with writing machines, and postal and transportation facilities which circle the globe, there is scarcely any region so remote that business may not penetrate. A medium of communication so common and far-reaching, so vast in its possibilities, so important in its results, deserves serious and intelligent study.

That the art of writing business letters should be more fully developed, and that training in the subject is an important part of the equipment of every one ambitious to reap the rewards of business, is commonly acknowledged. The object of a business letter is either the soliciting of business, the bringing about of a sale, or the securing of some other commercial advantage, and whatever facilitates these re-

sults is eagerly adopted by the wide-awake business house. That the general make-up, style, and composition of a letter exercise considerable influence in securing the attention and interest of prospective customers is unquestioned. Business men are realizing this more and more every year, as is evidenced by the taste and expense which they bestow upon the printing and engraving of their letter heads, the quality of the paper they use, and the care in the composition of their letters. With the advancement of business methods has come a nicer regard for exactness and propriety in the details of letter writing.

**The Elements of a Business Letter.** Unless one has a clear idea of the elements that constitute a good business letter, he cannot reasonably hope to write such a letter. Therefore, it is necessary that, before the student writes the exercises which follow, he should have some definite outline upon which to build.

In the previous chapter it has been stated, and it should be repeated here, that from the point of view of technique, the good business letter is, first, conventional in form; second, easily interpreted from its contents without the aid of extrinsic evidence, or the memory of some office assistant; and third, so constructed and arranged as to permit of the disposing of its contents with exactness

and dispatch. From the point of view of the composition, a good business letter is clear, terse, coherent, complete, exact, methodical, and courteous.

Ordinarily the novice begins the writing of business letters with the preconceived notion that the *ne plus ultra* of such letters is *brevity*, and his idea of brevity is likely to be manifested in such expressions as "Yours received," "Gents," "Yours at hand," "Yours, etc.," "Received yours and would say," "Yours respect.," and many other such crude forms. He mistakes abbreviated words, and curt and uncouth phrases, for brevity. In his desire to be brief, too, his sentences are likely to be colorless, vague, and meaningless. Brevity of this kind is likely to produce obscurity and to add to the labors of the recipient of the letter. It is not sufficient to state what is meant in a bare, disconnected fashion; the writer must be sure that the reader will understand him fully, and for that purpose he must add, by way of explanation, illustration, or expansion, whatever details are necessary to make his whole meaning clear.

Instead of brevity, therefore, as a quality of a business letter, we prefer terseness, because, though it implies less condensation, it implies the additional idea of grace. The quality of brevity should be restricted to the writing of telegrams. More important than brevity, however, in letters or telegrams, is the quality of clearness.

*Clearness* is secured by the writer's having a clear idea of what he wants to say, and then expressing it in the simplest and most direct manner. While, on the one hand, there should not be the conciseness that lacks precision, yet on the other hand there should not be the expansion that produces confusion; for as there is obscurity in a labyrinth of many words, so there may be another kind of obscurity from their paucity; profuseness, however, in the work of the student, is to be preferred to paucity, for the teacher by suggestion and advice may correct the superfluity; practice and experience will in time overcome the fault of writing too much.

*Terseness*, as above stated, while it implies conciseness, has the additional quality of grace or finish. This grace or finish may be given to letters by the employment with judgment of those introductory and closing forms of expression which have been developed by custom, and which are peculiarly appropriate and serviceable in business letters. The student should be made familiar with these, and he should endeavor to develop variety in their use. The list below is given as suggestive.

Some introductory forms of expression to be used when writing a letter in reply to another : —

Replying

In reply

In response

In answer to your letter of the 10th instant informing us (then give brief résumé of contents of letter answered), we desire to say

We are in receipt of your letter of the 10th instant, stating that (then give brief résumé of contents of letter answered), and in reply thereto we wish to inform you that

Agreeably to your request as contained in your letter of the 29th ultimo, etc.

In pursuance of your order under date of the 3d instant

Referring to your letter of the 9th instant, requesting

I am in receipt of your esteemed letter of the 29th instant

In reply to your communication of the 25th instant, etc.

In compliance with your request contained in your letter

Confirming our telegram of this morning, etc.

Some closing forms which may be used in letters : —

Trusting that we may be favored with an early reply, we are

Thanking you for the order and soliciting your further favors, we remain

Regretting my inability to serve you in the present instance, I am

With many thanks for your trouble in this affair, we are

Relying upon your executing this order to the best of your ability, I remain

Awaiting the pleasure of your further orders, we remain

Expecting shortly to hear from you, we remain

Thanking you in advance for the courtesy of a reply, we remain

Trusting that this delay will not interrupt our former pleasant relations, we remain

Assuring you of our desire to serve you to your satisfaction, we are

Thanking you for any information you may give us, and assuring you of our confidence in your opinion, we are

Hoping that this request may meet with your kindest consideration, we are

The following letters illustrate the difference between a brief letter and a terse letter:—

### A BRIEF OR CURT LETTER

WASHINGTON, D.C.,  
January 16, 190 .

MR. ROBERT G. HUNT,  
Grand Rapids, Mich.

DEAR SIR:

Yours received. The matter will be attended to.

Yours truly,

FRANK W. TAYLOR,  
CHIEF CLERK.

### A TERSE LETTER

WASHINGTON, D.C.,  
January 16, 190 .

MR. ROBERT G. HUNT,  
Grand Rapids, Mich.

DEAR SIR:

Your letter of the 2d instant, addressed to the Postmaster General, with accompanying check for fifty cents with which to purchase a copy of the Postal Laws and Regulations, has been received and referred to the Public Printer, as he has jurisdiction over the sale of the Laws. The check has been indorsed to his order.

Very respectfully,

FRANK W. TAYLOR,  
CHIEF CLERK.

These letters illustrate what is meant by a terse business letter, and a letter that is colorless, meaningless, and practically worthless because of its brevity.

The first letter conveys nothing definite whatever, and no one could tell to what it referred without remembering other facts. Even to the writer it would in all probability convey no meaning one month after its date. On the other hand, the second letter is a complete record, and if read years after by any one the transaction to which it related would be thoroughly understood. In answering a letter, enough should be stated in the answer to enable the receiver of it to recall what he had written without his having to consult previous correspondence.

*Coherency* is another quality that a business letter should possess. Coherency may be best secured by confining the message to only one subject. No irrelevant matter should be introduced, and whatever does not contribute to the elucidation of the subject should be omitted. If several matters are treated, they should be discussed in separate paragraphs, each complete in itself; the treatment of a particular subject or part of subject should be in one paragraph or group of paragraphs. Should an original letter contain several propositions, the reply should discuss them, so far as possible, in the order and form in which they were originally presented.

*Completeness* is a fourth quality of a business letter. A letter and its answer should be a complete record of the matter or transaction of which it treats. Every large business office has some system of pre-

serving all letters received and copies of all letters sent out. The object of such record is to enable the proprietor to determine, at any time, the full details of the business transacted by correspondence. If the letters do not show the transaction completely, they are seriously insufficient; they would probably be of no avail in a lawsuit, and the time and efforts spent in keeping the records wasted. In the making of contracts by letter, it is most important that the terms should be completely and exactly stated. Below is an illustration of an incomplete letter:—

#### INCOMPLETE LETTER

SALEM, OREG.,

January 12, 190 .

THE FOX GROCERY COMPANY,  
Pasadena, Cal.

GENTLEMEN:

What is the matter with our order? Unless the goods are received before Jan. 20, we countermand it.

Yours truly,

It happened that the original letter had not been inclosed in the right envelope by the mailing clerk, and consequently had not been received by The Fox Grocery Company. The second letter, therefore, instead of helping the situation, proved an exasperation. Had it been written properly, it would have been better understood, and would have enabled

The Fox Grocery Company to fill the order to the satisfaction of both parties.

Below is shown the letter as it should have been written :—

COMPLETE LETTER

SALEM, OREG.,

January 12, 190 . . .

THE FOX GROCERY COMPANY,  
Pasadena, Cal.

GENTLEMEN:

What is the matter with our order of *Jan. 1 for fifteen boxes of muscatel grapes*? Unless they are received before Jan. 20, we countermand the order.

Yours truly,

*Exactness* is another important quality of a business letter. This quality is probably more frequently lacking than any other. It demands attention to details. It requires that all letters should be dated; that the name of the addressee should be correctly spelled and written as he himself writes it; that the proper title of courtesy, dignity, or distinction should be given; that the full address and name of the writer appear in every letter; that if money, a check, draft, money order, etc., be inclosed in a letter to be applied to a particular purpose, that purpose be specifically stated; that if an appointment be made, the time and place be fully and clearly mentioned; in fact, that all details be stated with exactness and accuracy

## AN INEXACT LETTER

130 S. SECOND ST.,  
INDIANAPOLIS, IND.,  
January 1, 190 .

THE UNION PUBLISHING Co.,  
290 State Street,  
Chicago, Ill.

GENTLEMEN:

I inclose one dollar, for which please send me your paper.

Yours truly,

FRANKLIN ROBERTS.

## AN EXACT LETTER

130 S. SECOND ST.,  
INDIANAPOLIS, IND.,  
January 1, 190 .

THE UNION PUBLISHING Co.,  
290 State Street,  
Chicago, Ill.

GENTLEMEN:

Inclosed find one dollar for subscription for one year to *The Sportsman*. Kindly send it to me at the above address, beginning with the February number.

Yours truly,

FRANKLIN ROBERTS.

A comparison of the above letters shows two important points in the second letter which were omitted from the first, viz.: the one dollar is to pay one year's subscription to *The Sportsman*; and the subscription is to begin with the February number.

As publishing houses frequently publish more than one periodical, a mere request to send "your paper" is hardly sufficient; and inasmuch as the writer desires the subscription to begin at a future time, that time should be stated specifically.

*Method* as a quality of a business letter means that the thoughts should be presented in a systematic manner and the whole arranged according to the best forms. The quotation below, taken from a business letter, shows bad construction:—

"Having succeeded to the late firm of Armstrong Bros. & Company, retailers in electric supplies, and finding that trade is rapidly increasing, I will in consequence need a large supply of material, and desire to buy from you on 60 days' credit."

The above sentence presents three ideas: first, the statement that the writer has succeeded to the firm of Armstrong Bros. & Company; second, that his trade is rapidly increasing; and third, that he desires to buy stock at 60 days' credit. By a few changes these statements can be presented in a more methodical manner, as follows:—

"I desire to notify you that I have succeeded to the late firm of Armstrong Bros. & Company, retailers in electric supplies. My trade is rapidly increasing, and I shall, in consequence, need a large supply of materials. I wish, if possible, to buy from you on 60 days' credit."

Custom has established certain forms for the arrangement of a letter; these facilitate the transaction

of business, and all letter writers should be familiar with them and adopt them for the sake of method. Whenever a letter contains a series of items, they should be arranged in tabular form instead of being written in the body of the letter as a part of the text. Such an arrangement secures both clearness and method, and produces an agreeable impression.

The following letter is a good example of a methodical treatment and arrangement of the ideas presented :—

DEAR SIR :

Referring to recent newspaper statements that I have been interested in movements either to tighten money or create a scarcity of gold and thus interfere with natural and early resumption, I beg to say that they are without the slightest foundation. On the contrary, I feel a very deep interest in your efforts, so far eminently successful, in carrying the country to a successful resumption.

The real causes of the recent disturbances in the money market are the following :—

First. Government bonds have come back from Europe faster than investment orders would absorb them—the surplus is carried on call loans and these have absorbed several millions of dollars.

Second. The financial troubles in England are retarding the rapid movement of Western produce. The elevators at Chicago and Milwaukee are full of grain; at Chicago alone are about 7,000,000 bushels. The currency sent west to pay for this grain will not be released until the grain is marketed.

Third. A large amount of foreign capital usually lent on call in Wall Street has been transferred to Lon-

don and Liverpool, as money commands (or has until recently) better rates there than in New York. I remain

Yours truly,

*Courtesy* is the quality which gives finish to the business letter and commands respect. Business courtesy, although somewhat less ceremonious than drawing-room courtesy, is no less necessary for the smooth intermingling of many individualities and interests. Courtesy should be manly, dignified, and natural, for when effusive and artificial it is weak.

**The Structure of a Letter.** Business correspondence consists of a series of letters written to and from until the business transaction to which they relate is completed. For the purpose of illustrating the method of framing them, it will be sufficient to consider the opening or original letter, and the letter of reply.

An original letter might partake of three divisions: first, an introduction; second, a detailed statement of the business proposition; and third, some appropriate close.

A letter of reply might likewise be divided into three parts: the first part should consist of a sentence or paragraph acknowledging the receipt, together with a brief reference to the gist of the letter to which it is a reply. The second part should consist of a sentence or paragraph giving a detailed and full response.

And the third part should bring the letter to an easy close.

The following illustration will make this clearer.

We wish to write letters upon the data contained in the following exercises :—

Howard Fielding is opening a general store in Akron, Ohio, and will carry a line of groceries, hardware, dry goods, etc. His friend, Mr. Samuel Johnson, of the firm of Carter & Johnson, of Columbus, Ohio, who is acquainted with Messrs. A. & J. Webster, dry goods merchants, of 1020 Market Street, Buffalo, N.Y., recommends him to open correspondence with them. Write a letter to the Websters asking to open an account with them. Add further references.

Next write a reply.

#### ORIGINAL LETTER

AKRON, OHIO,

May 2, 190 .

MESSRS. A. & J. WEBSTER,  
1020 Market Street,  
Buffalo, N.Y.

GENTLEMEN :

I am opening a general store here and shall carry a line of groceries, hardware, dry goods, etc. I have been advised by my friend, Mr. Samuel Johnson, of the firm of Carter & Johnson, of Columbus, Ohio, to write you for the purpose of knowing whether I might open an account with your firm for the purchase of dry goods. As further reference, I give you the names of Messrs. Wyse & Co., 1040 Market Street, and Messrs. Black & Graham, of 1426 Main Street, Buffalo, N.Y.

Trusting that I may hear favorably from you, I am

Yours very truly,

HOWARD FIELDING.

REPLY

1020 MARKET ST.,  
BUFFALO, N.Y., May 4, 190 .

MR. HOWARD FIELDING,  
Akron, Ohio.

DEAR SIR :

We are in receipt of your letter of the 2d instant asking whether you may open an account with us for the purchase of dry goods, and in reply thereto we beg to say that we shall be pleased to enter your name upon our books, and trust that our business relations may prove mutually satisfactory and profitable.

Awaiting your orders, we are .

Yours very truly,

A. & J. WEBSTER.

In analyzing the first exercise, it will be seen that three things are to be stated, viz.: first, by way of introduction, that Howard Fielding has just begun business; second, that upon the recommendation of Mr. Johnson he writes to the Websters to know whether he may open an account with them; and third, the names and addresses of other references. To omit any of these divisions would produce an incomplete letter.

Then, in analyzing the reply, we find that three points are to be mentioned, viz.: first, acknowledgment of the letter from Howard Fielding; second, whether or not the Websters will open an account with him; and third, some appropriate complimentary close.

The above analyses should indicate sufficiently to the student how to proceed in writing a letter. *He should know fully what he wants to write about; he should next decide upon the most effective manner of presenting his thoughts; and then write them in a clear, terse, complete, exact, and methodical manner.*

## CHAPTER IV

### INQUIRIES AND INFORMATION

**BEFORE** entering into business relations with a comparative stranger, prudence dictates that information concerning his moral character, business principles, financial standing, etc., should be obtained. Such data are secured either from one of the numerous commercial agencies which make a business of supplying such information, or from the references which the applicant for credit may give. The value of information received from individuals depends upon their trustworthiness, integrity, and general reputation for truthfulness.

Letters on the reputation and character of another are written in confidence. This fact, however, should not cause the writer to make statements founded upon hearsay which he could not fully substantiate, and which he would not have the courage to avow openly, or which might subject him to a suit for libel if disclosed. Letters of inquiry should always contain a stamped envelope for reply.

The following show two forms of letters of inquiry issued by two leading business houses:—

LITTLE ROCK, ARK.,

January 18, 190 .

MR. SAMUEL EARNEST,

Little Rock, Ark.

DEAR SIR:

Mr. Joseph T. Sands, of 19 Main Street, wishes to open an account with us; we understand that he is known to you. Kindly give us, if possible, in strict confidence, any information you may have as to his financial standing, worthiness, and custom of paying bills. We shall be pleased to reciprocate at any time.

Thanking you in advance for such information as you may give us, we are

Yours very respectfully,

GAMBRILL BROS.

RALEIGH, N.C.,

January 18, 190 .

MR. -----

DEAR SIR:

In confidence please advise us as to the business standing and reputation in your community of

-----  
Occupation -----

Business address -----

Residence address -----

This person desires to make a purchase from us, involving about \$75, payable in small monthly payments. Any information you may give us concerning his business standing and reputation will be appreciated, and considered strictly confidential.

Yours very truly,

P.S. Kindly indorse your reply on the back of this sheet and return it to us in the inclosed envelope.

The following are brief models of a favorable and unfavorable reply to such letters :—

LITTLE ROCK, ARK.,

January 20, 190 .

MESSRS. GAMBRILL BROS.,

Little Rock, Ark.

GENTLEMEN :

In reply to your letter of the 18th instant, it gives me pleasure to testify to the reliability and trustworthiness of Mr. Joseph T. Sands. I know him to be conservative in his expenditures, and do not believe he would incur any indebtedness for which he would not be amply responsible, and which he could not promptly pay.

Respectfully yours,

SAMUEL EARNEST.

Whenever it is necessary to write an unfavorable letter, the name of the person about whom it is written may be omitted.

LITTLE ROCK, ARK.,

January 20, 190 .

MESSRS. GAMBRILL BROS.,

Little Rock, Ark.

GENTLEMEN :

Your letter of the 18th instant is received. I regret that I cannot give you any satisfactory information relative to the person about whom you inquire.

Yours truly,

SAMUEL EARNEST.

### EXERCISES FOR PRACTICE

Letters should be written by the student upon the data contained in the following exercises. They should then be carefully criticised

with regard to the mechanical arrangement, penmanship, punctuation, capitalization, spelling, grammar, and the manner and style of composition.

OBSERVE THE FOLLOWING DIRECTIONS

Whole numbers less than 100, except when used in writing dates or in orders, should be spelled out. Mixed numbers, or those consisting of whole numbers and a fraction, may be either spelled out or expressed in figures; but fractions standing alone should be spelled out; as one-half, five-sixths, etc.

In letters all amounts are usually expressed in figures, but in contracts they are first written out and then in figures in parentheses; thus, One Hundred and Twenty-five Dollars (\$125).

Amounts below one dollar are usually written out.

If an amount begins a sentence, it should always be spelled out.

The sign of "and" (&) should not be used except in names of firms and corporations.

In expressing dates in figures the affixes *d*, *st*, *th* need not be used when the month is stated; but when the month is omitted, the proper form is to use them; as,—

Your letter of November 5 is received.

Your letter of the 5th instant is received.

Remittances, such as drafts, money orders, checks, etc., should be pinned across the top of letter, so that the inclosures will be the first thing disclosed upon opening the letter.

In all business letters facts and figures should be accurately stated. When one says "to-morrow" or "yesterday" or "this evening," he should insert the name of the day meant; the correspondent may note your date, and the date may be accurate, but he may easily forget that the letter has taken a day to reach him, and thus

give to "to-morrow" a meaning not intended, or he may mistake the date. By inserting the day (Wednesday, etc.), the writer avoids all possibility of mistake.

### Exercise 12

1. Frank Richards is located in Auburn, N.Y. He is opening an art store, and will carry a line of paintings, Oriental rugs, and bric-à-brac. In correspondence with Mr. A. J. Davis, of 112 State Street, Boston, Mass., concerning some water colors, Davis suggested that Richards write to Messrs. Gerome & Troyon, of 1507 Chestnut Street, Philadelphia, concerning oil paintings, which he assured Richards they can furnish at reasonable cost. Write the above facts in the name of Richards to Messrs. Gerome & Troyon, adding that if satisfactory terms can be secured, Richards would like to open an account with them. Add two references.

2. Then write a letter from Messrs. Gerome & Troyon to one of the references, inquiring as to Richards's standing and reliability. Add that they will be glad to extend a similar courtesy at any time, and that any information given will be treated as confidential.

3. Then write a favorable reply from the reference to the effect that many years of personal acquaintance with Richards enables them to speak of his integrity, reliability, and energy in the highest terms. That although his business experience has not been extensive, yet they feel that his knowledge of art and the fact that he will have no competitor in the business in Auburn, should enable him to build up a very successful business; also that he is a man of some financial responsibility and punctilious in meeting all obligations.

4. Then write an unfavorable reply from the reference to the effect that many years of business acquaintance with Richards has led them to the conclusion that he is of unstable character. That previous to the opening of the art store he had unsuccessfully undertaken other enterprises to the dissatisfaction, as they know, of many creditors, among whom they are one. They therefore feel that they cannot recommend him; but in view of the above statements they leave Messrs. Gerome & Troyon to their own discretion.

5. Then write letter from Messrs. Gerome & Troyon to Richards, stating that they regret that they cannot open an account with him. They will be pleased, however, to sell goods to him, but can do so only when a full remittance accompanies order. Close with a wish that he may be able to accede to their terms, and with the promise that they can give satisfaction at all times, as the variety and reputation of their canvases are unexcelled.

### Exercise 13

You have received an order for five hundred dollars' worth of goods from Thomas Pierce, of 19 Queen Street, Lancaster, Pa. You are not acquainted with him. Write letter acknowledging receipt of order, and stating that inasmuch as this is his first order, it will be necessary for him either to furnish reference or to send a check for the amount of the order, which you will then be pleased to fill. Add a complimentary close.

### Exercise 14

1. Messrs. Williams & Beasley, of 917 Walnut Street, Philadelphia, Pa., have just received notice from the Union Freight Company, Broad and Market Sts., Philadelphia, of the arrival of a box of goods from Messrs. C. & G. Bromwell, 372 Broadway, New York, which they ordered fifteen days previous. They decline to receive the goods because of the delay and as they have lost sales in consequence. Write letter from Williams & Beasley to Messrs. C. & G. Bromwell, stating that they refuse to receive the goods, giving reasons.

2. Then write letter from C. & G. Bromwell to the Union Freight Company, requesting the return of the goods at Bromwells' expense.

3. Then write letter from C. & G. Bromwell to Williams & Beasley, acknowledging receipt of letter refusing to receive the goods sent. Apologize for the delay in sending, which arose from an oversight of the shipping clerk. Add that they were sent with a knowledge of the delay, but with the hope that they might still be in time. Close with the hope that this mistake will not interrupt their pleasant business relations, and with the assurance that every effort will be made to prevent a recurrence of a failure to fill orders in time.

**Exercise 15**

1. Messrs. Robinson & Reynolds, of 29 Madison Ave., Chicago, desire to open business relations with Cooley, Morse & Co., of 99 Broadway, New York, for the purchase of large orders of hardware materials from time to time, on 90 days' credit. They give several names as references. Write letter to this effect.

2. You are traveling salesman for Cooley, Morse & Co. They write to you at Auditorium Hotel, Chicago, Ill., that they have received the foregoing letter, which they inclose, and ask you to investigate the standing of Robinson & Reynolds. Write their letter.

3. Write a report on the effect that you called on Robinson & Reynolds, and after a long interview came away with very unfavorable impressions. That all your efforts were unsuccessful in drawing from them information regarding their affairs; that very little business activity was manifested while you were present, and, from information you gained from other reliable sources, you believe they do not stand well in commercial circles. You advise cautious dealings with them.

4. Write letter from Cooley, Morse & Co. to Robinson & Reynolds, acknowledging receipt of Robinson & Reynolds' letter, and expressing regret that they cannot give to Robinson & Reynolds the credit they desire. Cooley, Morse & Co. further state that they are, of course, desirous of extending their business relations, and therefore will be pleased to furnish goods to Robinson & Reynolds at discounts for cash payments, which would more than counterbalance a credit of 90 days. They express the hope that Robinson & Reynolds may be able to comply with these terms, and await further correspondence from them.

**Exercise 16**

1. Edward Bond, William Slater, and A. P. Warren have been appointed a committee on behalf of the Economic Society of the Denver High School to secure James M. Brill, Esq., of Central City, Colo., to deliver before the Society his lecture on "The Distress of Nations."

The Society is prepared to pay a lecture fee of fifty dollars. It will suit their standing appointments to assign one of the following dates for the lecture: January 31, February 11, or February 27; if one of these is not possible, the Society will endeavor to accept any date that the lecturer may choose between January 31 and the first of March. Write letter to James M. Brill, Esq.

2. Then write letter of acknowledgment from James M. Brill, Esq., to the above-named committee, thanking them for the invitation to address their Society. Express his regret at not being able to accept any of the dates they specify, owing to other engagements, but if February 2 or 24 will be agreeable to them, it will give him pleasure to accept. He requests an immediate reply, as he is holding other plans in abeyance until hearing from them.

8. Then write letter from the committee to James M. Brill, Esq., thanking him for his letter, and selecting February 24.

### Exercise 17

You have just received the following letter from a friend:—

SEATTLE, WASH.,  
May 28, 190 .

DEAR MR. —:

Knowing the experience you have had in business, and remembering your kind offer to help me with your advice whenever I should feel inclined to seek it, I write for some information in regard to the writing of business letters. Will you kindly give me your idea of what constitutes a good business letter, together with such suggestions as you think will be helpful in carrying on a large and increasing correspondence?

Yours very truly,  
JOSEPH YOUNG.

Write a letter of at least 150 words in reply to the above.

**Exercise 18**

You are in receipt of the following letter:—

229 COMMONWEALTH BLDG.,  
OMAHA, NEB.,  
(Date.)

MY DEAR MR. —:

I have just opened law offices at the above address, and as I am unfamiliar with business systems I write you for a little advice. My business necessitates my keeping full and accurate records of all my correspondence, and as I know that you are familiar with the systems in use, I beg to request that you give me some information regarding them, with your opinion as to the best.

Thanking you in anticipation, I remain

Yours very truly,

JAMES B. ANDERSON.

Write a reply to the above.

## CHAPTER V

### LETTERS ORDERING GOODS

MUCH delay and confusion are caused by carelessness in letters ordering goods. Such letters require the following to be accurately and clearly stated :—

1. The full name and address of the person ordering the goods.

2. If goods are to be charged, the charge name and address should be given.

3. If remittance is sent to pay for goods ordered, the nature and amount should be indicated.

4. The article ordered should be distinctly specified.

5. Shipping directions, such as express, mail, or freight, should be given. If express address is different from mail address, that should be stated also.

6. Quantities, figures, sizes, and measurements should be precisely mentioned.

7. In ordering from a catalogue where the goods are represented by number, the number should always be given, the article specified, and the particular catalogue mentioned, together with the number of the page on which reference to the article may be found.

The various items should not be scattered throughout the letter or written as a part of the text; but they should be gathered together in one place, and

arranged in tabular form as shown in the following letter:—

224 S. FOURTH STREET, PHILADELPHIA,  
February 8, 190 .

MESSRS. JANNEY & ANDREWS,  
10 S. Front Street,  
Philadelphia, Pa.

GENTLEMEN:

Please send to our address, Bellefonte, Centre  
County, Pa., the following goods:—

4 bbls.	Granulated Sugar
5 bbls.	Soft A Sugar
1 sack	Rio Coffee
2 sacks	Java Coffee
3 boxes	Ivory Soap
4 cases	Can Tomatoes X
2 cases	Can Corn B

Kindly ship the above goods by P. R.R. Freight, and  
forward bill to our office, 224 S. Fourth Street.

Yours truly,

This arrangement gives clearness to the letter and shows forethought and consideration, inasmuch as it enables the person filling the order from it conveniently to check off the various items as they are supplied.

All orders should be promptly acknowledged, as the acknowledgment completes the contract; moreover, it is pleasing to a purchaser to be assured of the receipt of his order, and of the attention it is receiving. The good will established by such a letter

more than compensates for the time and expense consumed in writing it. Some business houses use printed forms for this purpose. The following is a printed form of postal used by a leading house:—

THE STROBE ELECTRIC SUPPLY CO.,	
905 Arc Street.	
_____	
Cleveland, Ohio, _____	
We are in receipt of your order No. _____ of the	
_____ inst., for which please accept thanks.	
We will ship _____	
Yours truly,	
The Strobe Electric Supply Co.	
Use Catalogue Number	Per _____
when ordering.	

A letter renewing an order should be as complete and explicit as the original letter. For instance, to say: "Kindly hurry our order of the 10th" may not expedite matters, as the order of the 10th may not have been received, either through the carelessness of some clerk or through a fault of the post office. If the order of the 10th were repeated, it might still be filled, notwithstanding the fact that the original order was lost. Again, to say: "Send us ten more reams of paper same as our last order" necessitates the looking up of the previous order, by which

valuable time may be lost. There is also a possibility of delay through the carelessness of some clerk in filing the order referred to. Such a letter is objectionable, too, because of its unfairness in shifting responsibility, and has the semblance of shirking one's business duty.

Goods should always be sent as directed. For instance, if goods are requested to be sent by a particular express company, they should be sent by that company, for the moment the goods are delivered to the company, in the eyes of the law they are delivered to the person who ordered them, and if they should be lost or destroyed on the way, the loss would fall upon the purchaser. On the other hand, if the purchaser requests the goods to be sent by a particular express company, and the seller should send them by some other company, delivery is not effected until the goods are actually received, and if they should be lost or destroyed on the way, the loss would fall upon the seller. If the purchaser leaves the method of shipment to the discretion of the seller, actual delivery must be made.

*What Goods to have sent by Mail.* It is generally advisable to have sent by mail goods which are light in weight (under four pounds), small in bulk, and of no great value.

*What Goods to have sent by Express.* It is advisable to have sent by express goods of great value

(such as watches, jewelry, etc.), goods easily broken, goods of moderate weight, and goods desired in haste. Whether to send by express or by freight is frequently a matter difficult of determination.

*What Goods to have sent by Freight.* It is best and cheapest to send by freight goods of great weight, large bulk, and of comparatively small value.

NOTE.—*In letters ordering goods and in invoices it is customary to capitalize the article specified: thus, 3 bbls. Flour; 2 doz. Brooms, etc.*

*Numerals are generally employed in orders, instead of writing the number in words; as, 10 doz.; 2 gross, etc.*

### Exercise 19

1. Messrs. Jones & Johnson, 129 Palmetto Street, Charleston, S.C., order from Clark & Morrell, 31 Pearl Street, New Orleans, La., the following list of goods: 6 doz. pair No. 7 Dogskin Gloves at \$9 per doz.; 1 gross assorted string Ties at \$6 per doz.; 24 doz. Star Collars, No. 14½, at \$2.25 per doz.; 12 doz. No. 10 Stalwart Cuffs at \$3 per doz.; 3 doz. Ajax White Shirts, No. 14, at \$15 per doz. They request that the goods be sent by the Southern Express Company. Write letter.

2. Then write letter from Clark & Morrell, advising of shipment and inclosing invoice. Make out invoice.

3. Write reply from Jones & Johnson acknowledging the receipt of the goods. Clark & Morrell have sent 12 doz. Eureka Cuffs at \$2 a doz. instead of the Stalwart Cuffs as ordered. Explain that the 12 doz. Eureka Cuffs are a mistake, that Stalwart Cuffs at \$3 per doz. were ordered. State that the Eureka Cuffs are returned by express, and the invoice inclosed in letter for correction. Request that the Stalwart Cuffs be forwarded immediately. Add that there have been other mistakes in past orders, due apparently to carelessness of in-

competent clerks, and that the inconvenience and annoyance caused thereby is so great that they will be compelled to deal elsewhere unless their orders receive more care.

4. Write reply from Clark & Morrell to the foregoing, expressing regret at the annoyance caused. Explain that it has been due to the great difficulty they have had in getting competent clerks and the disorganized condition of the shipping department, the head of which they have only lately found out had been intentionally manipulating orders seemingly for the purpose of injuring them. Add that he has been discharged, the department reorganized, and that they feel that future orders will be satisfactorily filled. Add further that they cheerfully make the exchange and return invoice corrected.

#### Exercise 20

Write a letter ordering the following from Harwood & Richardson, Auburn, N.Y.: 1 Parlor Set Mahogany, 7 pieces (numbered in their catalogue 261); 3 Brass Beds (numbered 348); 16 Antique Oak Chairs (numbered 516); 3 Oak Rockers (12a); 1 Hat Rack (19b); 1 doz. Feather Pillows (medium weight). State that the goods are to be shipped with the understanding that you are to pay for them according to the terms of their offer on page 10 of their catalogue, viz.: \$10 upon the receipt of the goods, and \$5 per month until they are paid for. Give two references and full shipping directions.

#### Exercise 21

Order from Sterling Hardware Co., 121 State Street, Pittsburg, Pa., 2 gross Union Knobs; 3 gross 4 x 4 Butts; 2 doz. Bronze Hinges; (c 421);  $\frac{1}{2}$  gross Coat and Hat Hooks (31); 10 kegs 10d Wire Nails. Give shipping directions. Ask more liberal terms. Complain of delay in last shipment.

#### Exercise 22

You are in the hardware business and handle putty in bulk (i.e. barrels) at \$1.50 per 100 pounds; 100 pound tins at \$1.65 per 100 pounds; 50 pound tins at \$1.75 per 100 pounds; 25 pound tins at \$1.85 per 100 pounds; 12 $\frac{1}{2}$  pound tins at \$1.95 per 100 pounds. The

goods are genuine, as they are made with pure linseed oil and whiting, and no inferior material of any kind is used. A jobber has written to you under date of — for prices of putty. Write answer, giving prices, from which you make a special discount or rebate of 5 cents per 100 pounds. This discount is given only to jobbers.

### Exercise 23

1. Messrs. Ballard & Sons, of 29 S. Broad Street, Savannah, Ga., send an order to the Paterson Silk Mills, Paterson, N.J., asking the mills to manufacture for them one thousand yards of silk similar to the sample inclosed. They expect to pay no more than they did for the previous order; namely, 69 cents a yard. They desire the goods delivered one month from date. Write letter.

2. The Paterson Silk Mills Co. acknowledge receipt of the above order, accepting the same. Write letter.

### Exercise 24

1. William F. Springer, of Washburn, Wis., sent an order to the Mail Supply Co., of Chicago, Ill., for a Folding Pocket Kodak, No. 1 (K 232, Catalogue No. 72, page 493). He inclosed \$10, the price stated. He has not received any response to his letter, and writes for information. Write letter.

2. Then write letter from the Mail Supply Co. to Mr. Springer, stating that they received the previous letter, but that as the writer neglected to sign it, and as there was no identification card on the envelope, they had no means of determining from whom the order came. They were investigating the matter when they received the second letter, which solved the difficulty. They add, by way of information, that \$25,000 was recently distributed by mail-order concerns to local charities, as a disposition of funds accumulated from letters which had become "dead" through the carelessness or inadvertence of letter writers. They suggest that letter writers should always have name and address in letters, and that money should not be sent loose in envelopes, but transmitted in the form of money order or by registered letter. They add that they have shipped the Kodak by ----- Express.

**Exercise 25**

1. Charles V. Kern, of 174 Elm Street, Cincinnati, Ohio, orders of the Electric Supply Co., Buffalo, N.Y., 10 Electric Newels, oxidized copper, No. 1929; 15 Electric Fixtures, polished brass, No. 509; 5 Electric Fixtures, 4 light, polished brass, No. 501; 3 Combination Wall Brackets, oxidized copper, No. 159; 2 Combination Fixtures, 4 gas, 4 electric, polished brass, No. 706; 10 Pendant Forms, 6 light series, No. 744. Goods to be sent by freight. Write letter.

2. The Electric Supply Co. acknowledge the receipt of Kern's order. Kern omitted to furnish references, and made no mention of how he proposed to pay for the goods; he is therefore requested to furnish the names of two responsible firms with whom he does business, or to express a willingness to pay for goods ordered on receipt of invoice. Upon receiving a satisfactory reply the Electric Supply Co. will have pleasure in filling order. Write letter.

**Exercise 26**

1. On ----- Frank Holden of Lewiston, N.Y., sent an urgent letter, ordering in haste of Hubbard & Humphries, of Schenectady, N.Y., a list of articles, a copy of which he incloses. Up to date he has received no reply. He is greatly annoyed, and has been compelled to buy in the market, at advanced figures, such articles in the list as he needed, which he disposed of at cost rather than disappoint customers. Write letter from Holden to Hubbard & Humphries, stating the above facts. Mention that this treatment from them is unusual, and ask for explanation. Add that if goods are not received before a specified date, they may consider the order canceled.

2. Hubbard & Humphries reply that Holden's letter is their first intimation of the order. The first letter was never received, and doubtless miscarried. They express regret at Holden's annoyance and expense. They also mention that he knows from experience that they acknowledge and fill orders promptly. They state that they have dispatched the order by ----- Express and that they inclose invoice. They close with the hope that the goods may reach Holden before ----- and prove satisfactory. Write letter.

## CHAPTER VI

### REQUESTS FOR PAYMENT

THE letter inclosing an account and requesting its payment is so common in business, that many offices have printed forms which are used for this purpose. In many cases these forms are sufficient. In others, however, the writing of letters especially adapted to the particular case is more efficient and satisfactory.

People are dilatory in paying debts either through oversight, misfortune, carelessness, indifference, or a desire to defraud. One should therefore endeavor to learn before writing which of these is the probable cause of the debtor's failure to pay. If the debtor has hitherto been in the habit of paying regularly, it would be proper to assume that he had only overlooked the payment in question, and to remind him of it, *e.g.*, by sending him his account, suggesting that he has probably forgotten it, and asking him for more orders. If he has met with misfortune, such as financial losses, then leniency or an extension of time may be better business policy than to "crave the law, the penalty, and forfeit of the bond." If delay is due to carelessness or indifference, a pointed letter reminding the debtor that prompt payments are necessary to the

economical conduct of business, and that one depends upon punctual remittances to meet his obligations, may often prove a successful plea. If it is known that the debtor is trying to defraud, no time should be wasted in writing letters, but all haste should be made by the creditor to take such legal steps as will protect his interests.

A simple and effective method of compelling delinquents to pay their debts is the Protective Association. This is an organization of all those in a particular line of business. The members agree not to give credit to any one against whom a complaint may be lodged by any member of the organization for refusing to pay his accounts. It is a kind of credit boycott; and since credit is a most important asset in business, few will repudiate their obligations, especially when they know that to do so means a general refusal of all credit from others.

The following series of letters will illustrate the methods of these associations:—

ROCHESTER, N.Y.,

\_\_\_\_\_ 190 .

Mr. \_\_\_\_\_

DEAR SIR:

Your account amounting to \$\_\_\_\_\_ is now so long past due that we must insist upon a prompt settlement. Unless it is attended to within ten days from this date, we shall feel compelled to hand it

to the Wholesale Grocers' Association for attention. We hope that by a prompt remittance you will render this action unnecessary.

Respectfully yours,

---

Member of the National Grocers' Wholesale Association.

Should the debtor ignore this letter, information concerning him is given to the Wholesale Grocers' Association, as shown by the following letter:—

ROCHESTER, N.Y.,

\_\_\_\_\_ 190.

**WHOLESALE GROCERS' ASSOCIATION**

**GENTLEMEN:**

The ten days having expired without any satisfactory result, since Circular No. 1 was mailed to the persons named below, you will please send them Circular No. 3. These accounts are not disputed; items as per statements attached.

---

Member Wholesale Grocers' Association.

NAME	ADDRESS	AMOUNT

A letter is then sent from the secretary of the Association to the delinquent, stating that his account has been handed to the Association for collection, and asking him either to remit the amount or to give reasons for not paying it.

If the debtor continues contumacious and still

refuses to reply, his name and address is given to the members of the Association by a letter similar to the following:—

January 31, 190 .

**PERSONAL.**

**TO THE MEMBERS OF THE WHOLESALE GROCERS'  
ASSOCIATION:**

You will please take notice that at this date the below mentioned are indebted to a member of this Association to the amount specified. According to the By-Laws of the Association, no sale should be made to these persons except for cash before delivery, until they have settled with the member of the Association, notice of which will be promptly furnished. This information is given to you in strict confidence, and with the understanding that you are directly interested in receiving the same for your credit protection. This privileged communication is for your exclusive use, and is not intended to impute dishonesty or financial irresponsibility to the following:—

NAME	ADDRESS	AMOUNT

From the foregoing it will be seen that this plan of protection is very simple, and experience has shown it to be exceedingly effective.

Such organizations must be careful, however, not to use their power unfairly or maliciously, otherwise they may partake of conspiracies and render themselves liable for damages.

In this connection it should be stated that demands for the settlement of accounts should not be written upon postal cards, as it may render the writer liable for damages. It is an offense against the postal laws to write anything upon a postal card or upon an envelope which reflects injuriously upon the character or conduct of another. In one case a party on three separate occasions sent a postal card to another which had the following notification written on it, viz. :—

You owe us \$1.80. We have called several times for the same. If this is not paid at once, we shall place the same with our law agency for collection.

This the court held was unlawful, and the writer was subjected to a fine.

One would be within the law in writing upon a postal :—

Please call and settle account, which is long past due and for which collector has called several times.

It is held that this would not be unlawful, since the language cannot be said to be threatening or offensive. The point to remember is, Does the writing *threaten or reflect injuriously upon the character or conduct of another?* If it does, it is unlawful; if it does not, it is lawful. A postal card, with a statement of account written thereon, may be transmitted through the mails when it does not contain anything

that reflects or threatens, or any other matter forbidden by law. The postal department does not hold the usual legal notices sent out by tax collectors that tax is due, or about to become due, written or printed on postal cards, to be unmailable.

A person is guilty of the offense under the statute when he mails a letter inclosed in an envelope on which the words "----- Collecting Agency" are printed in very large, full-faced capital letters which occupy more than half the envelope, and are so placed as to be entirely separate from the direction to return to the sender.

Of course one may threaten another in a letter, but even in a letter there are some restrictions. These restrictions are usually prescribed by statutes of the various states, and are intended to prevent the writing of blackmailing letters, — that is, letters written for the purpose of extorting gain by threats. In Pennsylvania the statute on this subject reads:—

"If any person shall knowingly send or deliver, or utter to any other person, any letter or writing, accusing or threatening to accuse either the person to whom such letter or writing shall be sent or delivered, or any other person of any crime or misdemeanor with a view or intent to extort or gain, by means of such threatening letter or writing, any property, moneys, security, or other valuable thing, from any person whatever; every such offender shall be guilty of a misdemeanor, and on conviction, be sentenced to an imprisonment by separate

or solitary confinement at labor, or by simple imprisonment not exceeding three years, and to pay a fine, not exceeding \$1000."

Other states have similar provisions. From the above one can readily see that the sending of threatening letters is a serious offense and meets with severe punishment. To threaten to sue a person for an unpaid account is always permissible in a letter, but never on a postal card.

**Statute of Limitations.** The Statute of Limitations requires an action at law to be brought within a specified time, otherwise all legal redress lapses. The statute begins to run from the time of the contraction of the account or from the time of the last payment. The following table shows within what time *open accounts* should be collected in the various states:—

	Years		Years		Years
Alabama . . .	3	Indiana . . .	6	Montana . . .	5
Arkansas . . .	3	Iowa . . . . .	5	Nebraska . . .	4
Arizona . . .	3	Kansas . . . .	3	Nevada . . . .	4
California . . .	2	Kentucky . . .	5 <sup>1</sup>	New Hampshire .	6
Colorado . . .	6	Louisiana . . .	3	New Jersey . .	6
Connecticut . .	6	Maine . . . . .	6 <sup>2</sup>	New Mexico . .	4
Delaware . . .	3	Maryland . . .	3	New York . . .	6 <sup>2</sup>
Dist. of Columbia	3	Massachusetts .	6	North Carolina .	3
Florida . . . .	2	Michigan . . . .	6 <sup>2</sup>	North Dakota .	6
Georgia . . . .	4	Minnesota . . .	6	Ohio . . . . .	6
Idaho . . . . .	4	Mississippi . . .	3	Oklahoma . . .	3
Illinois . . . .	5	Missouri . . . .	5	Oregon . . . . .	6

<sup>1</sup> Accounts between merchants two years.

<sup>2</sup> Six years from last item.

	Years		Years		Years
Pennsylvania . .	6	Tennessee . . .	6	Washington . .	3
Rhode Island . .	6	Texas . . . . .	2	West Virginia .	5
South Carolina .	6	Utah . . . . .	4	Wisconsin . . .	6
South Dakota . .	6	Vermont . . . .	6 <sup>1</sup>	Wyoming . . .	8
		Virginia . . . .	2 <sup>2</sup>		

The following letters are offered as forms suitable to the circumstances stated:—

*First:* Write a letter to George F. Cook, of Seattle, Wash., stating that you inclose his account to date for \$75.80, and asking for a remittance.

*Second:* Mr. Cook has failed to send a remittance for his account in due course of time. Write him another letter, stating that inasmuch as you have some heavy bills to meet, you would thank him to give the matter immediate attention. Ask him to send you, at least, something on account.

*Third:* Mr. Cook has failed to respond to your second request. Write him another letter, stating that you have called his attention several times to his account without avail, and that unless you hear from him within a specified time you will be obliged to take legal steps to effect a settlement.

(1)

SEATTLE, WASH.,

March 1, 190 .

MR. GEORGE F. COOK,  
Seattle, Wash.

DEAR SIR:

Herewith please find statement of account to date amounting to \$75.80. We would thank you to send us a remittance.

Yours truly,

Inclosure.

<sup>1</sup> Six years from last item.

<sup>2</sup> Store accounts; other accounts, three years; accounts between merchants, five years.

(2)

SEATTLE, WASH.,

April 1, 190 .

MR. GEORGE F. COOK,  
Seattle, Wash.

DEAR SIR:

On March 1 we sent you a statement of your account, amounting to \$75.80. We have not, however, had the pleasure of hearing from you. As we have some heavy bills to meet in a few days, could you not conveniently send us the amount, or, at least, let us have something on account?

Trusting that we may hear from you, we are

Yours very truly,

(3)

SEATTLE, WASH.,

May 1, 190 .

MR. GEORGE F. COOK,  
Seattle, Wash.

DEAR SIR:

We have written you several times concerning your account for \$75.80, which has now been standing for some time, but up to the present writing we have not heard from you. We trust that you will give this matter your immediate attention, for we feel obliged to say that unless this account is settled before ----- we shall be compelled to take legal steps for its collection.

Yours very truly,

A late eminent lawyer, in an authoritative book on Practice, suggests the following form of letter to be used by an attorney when requesting the payment of an account:—

DEAR SIR :

A claim against you has been placed in my hands for collection, by Mr. E----- F----- If you intend to settle it, I shall be happy to see you at my office to-morrow morning at 9 o'clock. Otherwise, please refer me to your counsel.

Very respectfully yours,

"If the claim involves items of account," he says, "avoid stating the amount in your letter. I have known a lawyer's mistake in this behalf to embarrass a recovery. Remember here and everywhere that your letter may be read to a jury."<sup>1</sup>

There certainly can be no objection to specifying the amount of a claim in a letter if the amount be accurately and correctly stated. It is an interesting fact that the executors of this same celebrated lawyer were prevented by a jury from recovering a fee of \$80,000 because of a letter he had written in French to his client in acknowledgment of the receipt of a fee of \$20,000. As he was unskillful in the use of the language, the letter, as written, admitted of two interpretations: one, that it was an acknowledgment on account; the other, that it was in full to date. With a court equally divided, the jury decided against the more favorable interpretation, and thus prevented the executors from recovering \$80,000, although eminent counsel testified that the services rendered were worth \$100,000. (205 Pa. 535.)

<sup>1</sup> Brewster, *Practice*, Vol. I, p. 1.

**EXAMPLES FOR PRACTICE****Exercise 27**

Write a letter to Philip Barnes, 19 Main Street, Buffalo, N.Y., requesting the early payment of an account for \$150. This has been standing for several months, and you need the money as you have to meet bills.

**Exercise 28**

1. Baker & Jones, 246 William Street, New York, owe you \$125. Write them a brief note, stating that you will draw on them for the amount on the 10th of the following month.

2. The draft drawn on Baker & Jones has been returned with the word "Refused" written on the back. Write them, expressing your surprise and asking for an explanation; add that unless you receive a satisfactory response by a certain date, you will bring suit.

3. In explanation, Baker & Jones express their regret that they were compelled to refuse payment of the draft. They had expected to be able to meet it, but remittances that had been promised were not forthcoming. They inclose their check for \$25, and state that they will send the balance within the next month. They express the hope that this will be satisfactory. Write letter.

4. Write letter acknowledging receipt of check for \$25, which is placed to the credit of Baker & Jones. State that while the account has been owing much longer than it has been your practice to allow, you are willing to grant the extension asked.

**Exercise 29**

Philip T. Bradley, of Carson City, Nev., has received an importunate letter dated the 1st of the month from Messrs. Williams & Jennings, Virginia City, Nev., demanding settlement of his account, which has been standing for some time. Write a letter from Bradley to Williams & Jennings, expressing his regret in not having been able to settle before, and explaining that it has been due to unexpected reverses. Say that he fully intends to settle the indebtedness, and close with the hope that they will give him a little more time.

**Exercise 30**

Give an example of a "dun" which might safely be written upon a postal card and of one which might not.

**Exercise 31**

You have just received a monthly statement of your account of \$40 from Pittfield & Sloan, Tacoma, Wash. Write them a letter inclosing check for ten dollars to apply on account, and requesting time on the balance. Make out check and inclose in envelope properly addressed.

**Exercise 32**

Write a letter to the International Electric Co., Sault Ste. Marie, Mich., inclosing statement of account for \$225. Mention that you seem to be unable to secure any answer to your letters, and that you will place the matter in the hands of your attorney for suit unless you hear from them by a specified time. Express the hope that they will not make necessary this extra expense and embarrassment, but that they will send a remittance by return mail.

**Exercise 33**

Write a letter to Smith & Snyder, of Knoxville, Tenn., calling their attention to your account against them for \$110, and remind them particularly that three months have passed since you delivered the goods. Inform them that you always make prompt deliveries and expect in return equally prompt payments. Ask them if they would be satisfied if you failed to fill orders with dispatch. Close with a request that they reciprocate your endeavor to please by making prompt remittance.

**Exercise 34**

1. Prepare a letter to be sent to Thomas & Blair, of Cartersville, S.C., whose account for \$225 is overdue, requesting them to pay before a certain date, and notifying them that unless they do so their name will be sent to the National Cotton Association for attention.

2. You have not heard from Thomas & Blair. Write a letter to the National Cotton Association, Atlanta, Ga., informing them of Thomas & Blair's delinquency, and requesting that they write to them.

3. Then write a letter from the secretary of the National Cotton Association, Mr. Benjamin T. Hayne, to Thomas & Blair, stating that they have been reported to the Association as being indebted to you to the amount of \$225, and requesting a settlement or a statement of the facts of the case.

4. Thomas & Blair ignore the foregoing letter. Prepare a personal and confidential letter to be sent to the members of the National Cotton Association, informing them of Thomas & Blair's failure to pay the foregoing account.

#### **Exercise 35**

1. Write a letter to a delinquent customer, inclosing statement of his account of \$375, and asking for an early remittance.

2. The person to whom you have written has given your letter no attention. Write him a second letter more pointed than the first.

3. Write a suitable reply to the above letters, giving absence from city as an explanation of failure to answer former letters, inclosing check for \$240, and asking time for the payment of the balance.

4. Answer the foregoing, acknowledging the receipt of the check and granting the request, but stipulating a certain date for the balance to be paid.

#### **Exercise 36**

J. H. Gardner of your city owes you \$245. The statutory period for collecting this amount will expire within fifteen days. Write a letter to Gardner, stating that the amount has been due — years, and that unless it is paid within five days, it will be necessary for you to bring suit without further notice in order to protect your interests.

#### **Exercise 37**

You are in business in Portland, Oreg. John W. Blair, of the same place, has been owing you \$325 for two years. You have learned that he is about to move to Sacramento, Cal., next month. Write him a letter, inclosing a statement of his account and give full reasons why you shall bring suit against him for the account unless settled within five days. The letter should not be blunt or peremptory, but should lay emphasis upon the forfeiture of your legal rights unless immediate action be taken.

## CHAPTER VII

### LETTERS OF INTRODUCTION

A **LETTER** of introduction is a letter written by one person to another, introducing a third person, who usually presents the letter to the person to whom it is addressed.

Thus, suppose A, living in Boston, is about to visit Chicago. B, also of Boston, who is a friend of A, has a friend, C, in Chicago, whom he is desirous A should meet while there. So B writes a letter addressed to C, introducing A to C. This letter is not mailed, but is given to A, who carries it to Chicago and presents it personally to C upon his arrival there.

A letter of introduction should not, of course, be given unless the writer is well acquainted both with the person to whom he is writing and the person to whom he is giving the letter, for otherwise it would be presumptuous and impertinent to do so; neither should such a letter be written unless the writer feels that it will be agreeable to the persons introduced to meet each other, and that their relations will be mutually agreeable.

Letters of introduction have in view either a business or a social object. While rather general in their

character, they should always contain some reference which will place the persons *en rapport* with each other.

The following is a form of a business letter of introduction : —

BOSTON, MASS.,  
May 10, 190 .

MR. FRANK MORRIS,  
Masonic Temple,  
Chicago, Ill.

DEAR MR. MORRIS :

This will introduce to you (or, I take pleasure in presenting to you) Mr. Joseph Young, a promising attorney of this city. He visits Chicago to interest some capitalists in a corporation he is about to organize. I know him as a trustworthy and able young man of excellent business qualifications, and as worthy of your confidence. Believing that you or some of your friends might be interested in his plans, I have taken the liberty of giving him this letter.

Yours very truly,

A letter of introduction should never be thrust upon the attention of the one to whom it is addressed at a time when he is busily engaged with other matters. Such a course would be uncivil, and it would defeat the object for which the letter of introduction is given.

The following is a form for a social letter of introduction : —

100 BOYLSTON STREET,  
BOSTON, MASS., MAY 14, 190 .

MY DEAR MR. YOUNG :

The bearer of this, Mr. F. Norman Dixon, is a particular friend of mine, who now only passes

through Chicago for San Francisco and the Great Northwest, but on his return may stay in your city for some time.

He is a gentleman of excellent character and great merit, and I beg leave to recommend him to your civilities and advice, which will be of great service to him, as he is a stranger in Chicago. As a Yale alumnus, I am sure you will find him congenial, and any kindness shown to him will be considered as a personal obligation. With the greatest esteem and respect, I remain

Yours sincerely,

WILLIAM LAVERTY.

MR. JOSEPH W. YOUNG,  
81 Prairie Avenue,  
Chicago, Ill.

After a letter of introduction has been presented, as a matter of courtesy an acknowledgment of it should be sent to the person who gave it. The following is a form of acknowledgment which might be sent by Mr. Young to Mr. Lavery after Mr. Dixon has presented his letter of introduction, viz.:—

81 PRAIRIE AVE.,  
CHICAGO, May 18, 190 .

DEAR MR. LAVERTY:

I received your letter of May 14 by Mr. F. Norman Dixon, and thank you for giving me an opportunity of knowing so agreeable a person. I shall be happy to render him any service.

Yours sincerely,

JOSEPH W. YOUNG.

MR. WILLIAM LAVERTY,  
100 Boylston Street,  
Boston, Mass.

It is customary to leave the letter unsealed, and to write in the lower left-hand corner of the envelope the word "Introducing" and the name of the person introduced, thus:—

*Mr. Joseph W. Young.*  
*81 Prairie Avenue.*  
*Chicago, Ill.*

*Introducing*  
*Mr. F. Norman Dixon.*

A business letter of introduction is generally presented personally. A social letter of introduction may be presented personally, or it may be sent by messenger or mail to the addressee, together with the card of the bearer containing the name of the hotel or the address at which he is staying. Circumstances and judgment will determine which manner of presenting such a letter will be more convenient and agreeable.

## EXAMPLES FOR PRACTICE

**Exercise 38**

Write a letter of introduction for Mr. Walter Haines, a friend of yours, who is about to visit Chicago, introducing him to your friend, Howard Fielding, of 335 Michigan Avenue, Chicago.

**Exercise 39**

1. You once expressed yourself as desirous of serving your friend, Mr. Samuel Birch, of Altoona, Pa., in the way of an introduction. He now writes you, asking for a letter of introduction to some good builder in New York with the view of securing orders for building materials which he handles. Write the letter of Mr. Samuel Birch to you.

2. Then write a letter to Mr. Birch acknowledging his letter and request and inclosing a letter of introduction addressed to Mr. William Kilpatrick, Builder, 225 Broadway, New York. Inclose both in envelopes, properly addressed.

**Exercise 40**

Your friend, Henry W. Wilson, 120 N. Third Street, Dubuque, Iowa, asked you some time ago whether you knew of a good book-keeper and correspondent who wished a position. Since then you have learned that J. Horace Morgan, a friend of yours, is looking for such a position. He has had five years' experience, and you have personal knowledge of his efficiency and integrity. Write a letter of introduction for Mr. Morgan to Mr. Wilson.

**Exercise 41**

Your friend, Samuel Dickson, has just finished the manuscript of a text-book on arithmetic, which he is desirous of having published. You are very well acquainted with Frank Jordon of the publishing firm of Hibberd & Hibberd, 150 Fifth Avenue, New York. Write for Mr. Dickson a letter of introduction to Mr. Jordon.

**Exercise 42**

Your friend, George H. Stewart, is interested in the sugar refining business, and desires to go through the establishment of the Atlantic Refining Co. You know the superintendent, Mr. Henry Wise. Write a letter to him addressed to 250 S. Water Street, Philadelphia, Pa., recommending Mr. Stewart to his courteous attention.

**Exercise 43**

Your friend, Mr. Harry Jennings, of this city, is about to visit the Pacific Coast for the benefit of his health and to look after some business interests which he has in San Francisco. In that city you have a friend, Mr. John Hennig, whom you wish Mr. Jennings to meet. Write a suitable letter of introduction for Mr. Jennings.

**Exercise 44**

You live in Canton, Ohio. Mr. Wm. C. O'Neill, of Canton, President of the Phoenix Fire Insurance Co., is about to visit Fall River, Mass., for the purpose of forming connections there on behalf of his firm. Write a letter to Messrs. Lingle & Anderson, of Fall River, introducing Mr. O'Neill, and adding that you would be very much obliged to Lingle & Anderson if they would give him the benefit of their assistance and advice, and recommend such persons or firms as Mr. O'Neill might have no hesitation in putting confidence in. Thank them for any attention they may give to your request, and in closing state that you will be glad to reciprocate their courtesy when an opportunity offers.

## CHAPTER VIII

### LETTERS OF RECOMMENDATION

A LETTER of recommendation bears testimony to the character or ability of the person concerning whom it is written. Its main essential is truthfulness. It should not conceal any facts nor overestimate the ability of the person recommended. It should not be given to persons of whose real character the writer knows nothing. "Frequently, if a man has no useful talents, is good for nothing, or is indiscreet, profligate, and extravagant," says Benjamin Franklin, "his friends are glad to get rid of him by sending him to some other place; and for that purpose scruple not to recommend him to those they wish should recommend him to others."

When not addressed to any one in particular, the correct form of salutation is, "To Whom it may Concern:" Below is an illustration of a letter of recommendation:—

#### TO WHOM IT MAY CONCERN:

This is to certify that Mr. Henry Hooper has been in our employ for five years past as confidential clerk and bookkeeper. We have always found him faithful in the discharge of his duties, courteous and obliging, and alive to the interest of his employers. Mr. Hooper

is a superior accountant, and well qualified to discharge the duties he may undertake. It gives us pleasure to recommend him to any one who may require his services, knowing that he will be found reliable in whatever capacity he may be engaged.

GOLDSMITH & JOHNSON.

Letters of this kind do not require the usual form of complimentary close, viz., Yours truly, Very truly yours, etc.

### EXAMPLES FOR PRACTICE

#### Exercise 45

Write a letter of recommendation, recommending J. A. Longstreet as a bookkeeper; mention that he has been in your employ for two years; that his work has been entirely satisfactory; that he is punctual, accurate, reliable, and thoroughly honest; that he is an accurate and rapid bookkeeper, and has tact in familiarizing himself with his employer's business so that he is capable of managing as well. He is out of a position owing to the dissolution of your firm.

#### Exercise 46

Frank J. Barrett, a salesman in your employ, is about to leave you. He has been with you during the past four years, during which time he has invariably discharged his duties with skill and ability. He was punctual in his work, courteous to your customers, and reliable in his accounts. Write a proper testimonial embodying the above data.

#### Exercise 47

You are in the real estate business. You are about to move to Tacoma, Wash., as a field offering better opportunities. Your clerk, Leon Estilow, will therefore be out of a position. Write a proper testimonial for him. He proved faithful, interested himself in his work, and always performed his duties with accuracy, rapidity, and cheerfulness.

**Exercise 48**

You are in the lumber business. Thomas T. Henderson has been in your employ for the past six years as general manager, but finds it necessary to resign, owing to ill health. His knowledge of the lumber business is thorough, and you have always found him courteous, patient with subordinates, aggressive and successful in pushing business, and splendid in executive ability. He wishes to engage in the same work in western North Carolina. Write a suitable testimonial.

**Exercise 49**

The firm of Robertson & Hunt, of Leadville, Colo., has dissolved partnership. They write letters for the following employees:—

1. A general letter of recommendation for their manager, William Deering, who was with them for eight years. During that time he displayed rare executive ability, and discharged the duties of a responsible position with intelligence and fidelity, and to the satisfaction of all who had business dealings with him.

2. A personal letter for their stenographer, Miss Nina Minard, to Benjamin Thorpe, Esq., Pres. N. & S. Railroad, Leadville, Colo., recommending her as a competent and efficient stenographer, and a tactful and discreet employee. She is not only rapid, accurate, and thoroughly reliable in her work, but her knowledge of bookkeeping and modern business methods, and her executive ability, fit her to fill a responsible position with a railroad corporation.

3. A general letter for the office boy, John Jones, who was a faithful, alert, painstaking, and honest employee. He is polite and obedient and thoroughly familiar with office duties.

**Exercise 50**

Mr. Robert S. Spencer has been principal of the public school of Harbor Springs, Mich., for eight years. During that time he successfully performed all the duties in connection with such principalship. T. Sullivan Meade, president of the school board, writes a testimonial commending him to the favorable consideration of others. Spencer is qualified by his character, ability, attainments, and especially by his great energy and industry, to protect and promote the best interests of children and youths intrusted to his care.

## CHAPTER IX

### CIRCULAR LETTERS

CIRCULAR letters are letters which are identical in terms, although sent to different persons. They are generally written for the purpose of soliciting trade or of making announcements of general interest. Notifications of changes in partnerships, removals, instructions to agents, special sales and offers, and announcements of new importations, etc., are often made in this manner. To be effective, circular letters should be prepared with much care. Some business men make the mistake of spending several hundred dollars in postage to send cheap-looking letters through the mails. Circular letters should be neat in appearance, clear in arrangement, and every art should be employed to make them attractive and readable. They should be sent out systematically; and in some instances, if one is followed by another, and then by a third and fourth, they have a cumulative effect which accomplishes the desired result. If possible, a circular letter should be given a personal touch. The importance of this in correspondence can scarcely be overemphasized. Williams College has the honor of having James A. Garfield enrolled among its graduates because of this personal

quality. In reply to his request for a catalogue, he did not receive the usual perfunctory response, but a letter which said, "If you come here, we will do all we can for you." — "This," said Garfield, "seemed to me like a friendly grasp of the hand, and I decided to go to Williams."

Letters making an offer should limit the time within which it may be accepted. This limitation has the effect of arousing a livelier interest in the offer because of a well-known characteristic of human nature, and it makes it appear special and more personal. By limiting the time, the writer may send another letter, extending the offer with a little variation, and, if desirable, following this with a third, stating how many have accepted the previous offers, and that it is the last opportunity.

Circular letters, although reproductions of type-writing, may be sent through the mails as third-class matter (two ounces for one cent) when not less than twenty identical copies separately addressed are mailed at post-office windows at one time. A circular does not lose its character as such when the date, heading, and name of the addressee and of the sender shall be written therein, nor by the correction of mere typographical errors in writing. Writing or stamping by hand a name, date, or anything else in the body of a circular to complete its sense, or to convey special information, makes it first-class matter.

You are in business under the name of Sheldon & Price. Prepare a circular letter to be sent out to all customers whose accounts are overdue, requesting them to pay before March 1, and notifying them of a proposed change in the management of your business by the retirement of Mr. Frank Price and the admittance of your general manager, Mr. Henry Thurston, as a partner. After March 1 the firm will be known as Sheldon & Thurston.

It is proposed to write a circular letter embodying the data given in the above exercise.

There are two thoughts to be presented; namely, (1) request for settlement of account, and (2) notice of change of firm. The following letters show two methods of presenting these thoughts:—

MADISON, Wis.,

February 1, 190 .

MR. J. G. ROBINSON,  
Milwaukee, Wis.

DEAR SIR:

We herewith inclose statement of your account to date, and would request, as a special favor, that you send us a remittance before March 1. On that date a change will take place in the management of our business, and we are desirous of closing all outstanding accounts before then.

Mr. Frank Price will retire from the firm, and will be succeeded by our general manager, Mr. Henry Thurston. After March 1 the firm will be known as Sheldon & Thurston.

Trusting that we may receive balance due at an early date, and soliciting a continuance of your patronage, we remain

Yours very truly,

SHELDON & PRICE.

Inclosure.

MADISON, WIS.,

February 1, 190 .

MR. J. G. ROBINSON,  
Milwaukee, Wis.

DEAR SIR:

We beg to notify you that a change will take place in the organization of the firm of Sheldon & Price on March 1, by the retirement of Mr. Frank Price, and the admittance to full partnership of our general manager, Mr. Henry Thurston. After that date the firm will be known as Sheldon & Thurston.

We are, therefore, desirous of having all outstanding accounts settled before that date, and would thank you for payment of yours, a statement of which we herewith inclose.

Trusting that we may receive a remittance at an early date, and soliciting a continuance of your patronage, we remain

Yours very truly,

SHELDON &amp; PRICE.

Inclosure.

It will be seen that the order of presenting the thoughts is reversed. In the first letter, the settlement of the account is first requested, followed by the announcement of the change of the firm. In the second, the announcement of the change of firm is first made, followed by request for settlement of account. Both letters convey exactly the same information in almost the same words. The first letter, however, is recommended as the better circular letter, because the first sentence shows that it is a personal letter, and therefore it would undoubtedly be read

entirely through; whereas the first sentence in the second letter gives the impression of its being a circular letter, and often circular letters are thrown aside without being read.

#### **Exercise 51**

Mr. John C. Graham, of the firm of John C. Graham & Co., of State and Washington Sts., Chicago, Ill., who is in Europe, sends word to the firm that his continued illness makes attention to his business impossible. He therefore desires that letters be sent to his customers informing them that the firm is going out of business. Prepare a letter, stating that the entire stock of fine carpetings, Oriental rugs, domestic rugs, and inlaid linoleums will be sold at a great sacrifice without any thought of cost; that the closing-out sale begins on Monday; that it is the wish of Mr. Graham that the many patrons who have favored the house in the past years be invited to share in this money-saving opportunity; that the stock of the firm is well known to the critical buyers of Chicago, and comprises many exclusive designs. As a guide to prices and values, mention that royal Wilton carpets will be sold as low as \$1.25 and body Brussels as low as 75 cents. State that nothing will be reserved.

#### **Exercise 52**

J. Frank Graff is a young attorney. He studied law with Messrs. Webster & Clay, of Rochester, N.Y., and has had three years' practical experience with them. He is about to establish offices at 1001 Ellicott Building, Buffalo, N.Y. Write a circular letter to be sent to a selected list of individuals announcing this fact; announce his endeavor to act with promptness and efficiency, as well as with a due regard to economy in all matters intrusted to his care.

#### **Exercise 53**

Howard Fielding, of Denver, Colo., has been appointed agent to sell steam and power specialties. Write a circular letter in his name, apprising those interested of this fact. Give as reasons for soliciting

trade that the specialties are standard articles, and that he is able to conduct any transactions and execute any orders committed to his charge in a speedy, economical, and satisfactory manner. Assurance might be given that no exertion would be spared to promote the interests of his patrons. Give references as to ability and integrity. Add some complimentary close.

#### **Exercise 54**

Robert Nisbet lives in Spokane, Wash. He has taken the premises, 239 Market Street, lately occupied by Mr. Samuel Fisher (deceased), and has succeeded to the stationery business carried on therein for nearly twenty years. He is anxious to retain all the old customers. Write a circular letter to be sent to all Mr. Fisher's customers stating these facts, and assuring them that he will endeavor to give the same satisfaction as his predecessor; that the mode of conducting the business will be changed only so far as is necessary to give increased efficiency and to meet the requirements of advancing methods. Ask for the kind continuance of customers' support, and say that the new management will endeavor to deserve their confidence.

#### **Exercise 55**

Baines, Slider & Co. are engaged in the wholesale dry goods business, at 300 Adams Street, Chicago, Ill. Mr. Slider has retired from the concern, and two clerks, named Procter A. Wetherill and John W. Hallahan, have been admitted to succeed him; the style of the new firm will be Baines, Wetherill & Hallahan. Prepare a circular to be sent to customers and correspondents, notifying them of the change, and soliciting a continuance of favor to the new firm.

#### **Exercise 56**

The mercantile establishments of T. Rodgers & Co. and J. Powell & Co., of Baltimore, Md., have united under the firm name of Rodgers, Powell & Co. They will devote their attention principally to the commission business, in which the shipping of produce will form an important feature. Write a circular letter in the name of Rodgers, Powell & Co., making this announcement, and embodying in the letter a paragraph stating that owing to their experience in the

business they venture to say that they will be able to execute any commission intrusted to them with satisfaction, and that neither zeal nor attention will be wanting to insure to their patrons every advantage that the markets afford. Their offices will be at 27-31 Liberty Street, Baltimore, Md.

#### Exercise 57

Miller Bros. & Baker, of 129 De Kalb Street, St. Louis, Mo., are in the real estate and fire insurance business. The firm represents a number of the largest, strongest, and best companies in the country, and is prepared to write insurance on every kind of property. They claim to handle all business carefully and honestly, and in the interest of their patrons. Prepare a circular letter for them, stating that they would like to take up the question of writing fire insurance, and expressing their confidence that it will result in the correspondent's advantage to permit them to quote rates on his business. They ask that a time be set when their representative may call, as they realize that it is not always convenient to grant a personal interview without notice, and that insurance is wanted only at certain times.

#### Exercise 58

The copartnership existing between William Warren and Robert C. Bruce, of Oswego, N.Y., manufacturing chemists, trading as Warren & Bruce, has been dissolved by the death of Robert C. Bruce. All claims will be settled by the surviving partner, William Warren. The business will be continued under the same title and firm name, the interest formerly held by the late Mr. Bruce having been assumed by his widow, Anne M. Bruce. Write a circular letter in the name of Warren & Bruce embodying the above facts.

#### Exercise 59

Mr. John Turvey has been in the employ of Sterling & Taylor, of Springfield, Mass., for the past ten years as collecting agent. They have lately found that he has been in collusion with the bookkeeper, Frank Jordon, in embezzling funds. Both have been discharged. Write a circular letter in the name of Sterling & Taylor to be sent to all their customers notifying them of these facts, and further state that neither has any authority to act for Sterling & Taylor in any

capacity. They ask that this information be noted for mutual protection.

### Exercise 60

1. Hibbard & Young, of 215 Fifth Avenue, New York, are publishers of an exclusive set of Shakespeare's works in five volumes, at \$5 a volume. The edition has been prepared under the direction of most eminent scholars, and is beautifully illustrated with steel engravings of the most famous actors and actresses in character from the time of Garrick to the present day. Each play is followed by the best criticism of it which has ever been written, selected by the editors, and by a collection of literary and oratorical allusions to the play made by famous men in their writings and speeches. This feature is not found in any other work, and is unusually interesting and valuable. The edition is limited. The volumes are bound in morocco. Write a circular letter embodying these facts, also the conditions of sale, which are \$5 upon acceptance of the set, and \$1 per month thereafter until the full amount is paid. Limit the acceptance of this offer to a specific date.

2. The time limit of the offer in the preceding has elapsed. Hibbard & Young write a second letter to the same party, repeating the substance of the first letter. The larger part of the edition has been sold. As they are desirous that the books shall be in the hands only of those who are students of Shakespeare, and as they have the utmost confidence in the value of their exceptional offer, they extend the time fifteen days to grant an opportunity of inspection. For this purpose they will send the books by express, prepaid, for personal examination. Write a letter embodying these facts.

3. Ten of the fifteen days' extension have expired. Hibbard & Young write a third letter to the effect that they feel that their previous letter must have been overlooked, as they cannot believe that any one interested in the works of Shakespeare should not at least care to inspect so unusual an edition, especially as it may be examined without expense. As the books are selling very rapidly and will not be duplicated, they feel that this is the last opportunity for securing a noteworthy edition, and they therefore urge consideration of their offer which expires on ——. Write this letter.

## CHAPTER X

### LETTERS OF APPLICATION

PROBABLY the writing of no other form of letter causes the young person such anxiety as the letter of application. So much depends upon it. There could be no greater pleasure than to be able to prescribe a formula for the writing of such a letter which would always bring success. When, however, there are many applicants from whom only one is to be chosen, there must naturally be many disappointments. All other things being equal, the letter that is conventional in form, clear in penmanship, neat in appearance, correct in grammar, punctuation, and spelling, frank and terse in expression, will unquestionably receive the most careful consideration.

Such letters are most frequently written in answer to an advertisement in a newspaper like the following:—

**SALESMAN**—An old-established house can use an energetic, experienced salesman in the paint and varnish line; one who prefers an outside position; age not over thirty-five years; to such a man as can fill the requirements a good opportunity is offered. Inclose testimonials. Address H 86, Ledger Office.

On page 107 is shown a form of letter written in reply to the above advertisement. It illustrates the characteristics of such a letter.

## ANSWER

125 N. Seventh St.,  
January 3, 1904.

N 36, Ledger Office,  
Philadelphia, Pa.

Dear Sir:

In reply to your advertisement in today's Ledger for an experienced salesman in the paint and varnish line, I wish to submit my application.

I am 31 years of age and have had ten years experience as a salesman of paints and varnishes. I am at present with the firm of Rockwell & Co., 125 N. Seventh Street, but as I prefer an outside position I am desirous of making a change. I can furnish good references and trust that I may be granted an interview.

I inclose copy of testimonial from Clark & Thomas, 1217 Market Street, for whom I traveled for five years.

Yours very truly,  
Charles F. Hobart.

Inclosure.

If testimonials are requested, copies should be made and inclosed. The originals should not be sent. Copies should be marked "copy" and the word

“Signed” in parentheses should be placed before the signature.

COPY

1217 MARKET STREET,  
PHILADELPHIA, December 1, 190 .

TO WHOM IT MAY CONCERN:

This is to certify that Mr. Charles F. Hobart was in our employ for five years as a traveling salesman. We found him trustworthy, capable, tactful, and entirely satisfactory in every way. He was successful in his line of work, and we have no hesitation in recommending him to any one who desires his services.

(Signed) CLARK & THOMAS.

A letter of application should have two or three parts, viz.: first, an introduction; second, a statement of qualifications followed by the names and addresses of references if these are requested; and third, an appropriate close. A stamp should not be inclosed for a reply. If the letter is deficient in other respects, the mere fact that a stamp has been inclosed does not entitle it to a reply.

**Exercise 61**

Answer the following advertisement:—

**BOOKKEEPER AND GENERAL MANAGER  
WANTED**—An experienced bookkeeper, correspondent, and practical business man wanted to take charge of a lumber company at Williamsport, Pa. Liberal salary will be paid to the right man. Address, stating age and experience, to Williamsport Lumber Co., Williamsport., Pa.

(Embody the following qualifications: you are thirty-five years of age; were bookkeeper for ten years with an iron and steel corporation and also attended to a

large part of the correspondence. You have had experience on the road selling goods and in making large contracts; you have met many prominent and influential business men, and transacted business successfully with them. You have had no experience in the lumber business, but with your experience in business in general, and your ability as a bookkeeper and correspondent in particular, you feel that you could fill the position in question acceptably.)

### Exercise 62

Address a letter to the Secretary of the Board of Education, San Francisco, Calif., making application for a position as principal of a grammar school. You are qualified for the position intellectually, as attested by a diploma from Amherst College, and a Doctor's Degree in Philosophy from Harvard University; morally, as attested by an upright life to which all who know you can testify; practically, as attested by eight years' service in the schools of Boston. Give three names for references as to your ability, proficiency, and success. Close with thanks for any consideration that your letter may receive.

### Exercise 63

1. Mr. John H. Holly has been informed by Mr. A. W. Applegate of (give an address) that the firm of Roberts & Liggett of (address) will shortly have a vacancy in their office for a clerk proficient in bookkeeping, stenography, and typewriting. Mr. Holly was graduated from a high school (give name), after which he took a two years' business course at (give name of a school), where he studied bookkeeping, stenography, typewriting, and correspondence. He has a working knowledge of these subjects and feels capable of satisfying the demand of an office clerkship. Write letter of application from Mr. Holly to Roberts & Liggett, giving the above facts; add the names of two references, and close with the observation that if his application is entertained, he will do his utmost to justify the confidence that may be placed in him.

2. Roberts & Liggett have before them Holly's letter and a reply from Mr. ----- (one of the references), to whom they wrote upon receipt of Holly's application. The letter from reference gives a favorable account of Mr. Holly and satisfactory assurance as to his personal character. They take pleasure in informing Holly that they offer him the position of assistant bookkeeper and correspondent in their office at a salary of \$500 per annum. He should report for duty on (give a date). Write letter from Roberts & Liggett to Holly to this effect.

#### Exercise 64

1. Write newspaper advertisement "copy" for a bank clerk not over twenty years of age. Must be of neat appearance, good penman, rapid calculator, and have some knowledge of commercial law and negotiable paper. State that applicant should write letter of application in his own handwriting and inclose copies of credentials.

2. Then write letter of application from James G. Roberts (give an address), who has the following qualifications: he has been graduated from a commercial high school, where he received training in penmanship, rapid calculation, commercial law and negotiable paper, and other commercial subjects. His style of penmanship is shown in the letter he writes; he received special commendation for the rapidity and accuracy of his calculations from his teacher, Professor Samuel Huntington, a copy of a testimonial from whom he incloses, and he believes he has an intelligent understanding of the elementary principles of commercial law and negotiable contracts. He also incloses a testimonial letter from his pastor, Rev. Alexander Williams. Write letter.

3. Write general testimonial letter from Professor Samuel Huntington. Speak of Mr. Roberts's high standing in his class, both as regards his manly and uniformly courteous bearing toward teachers and fellow-students, and the intelligence, ability, enthusiasm, and determination shown in all his work.

4. Write the testimonial of Rev. Alexander Williams, who speaks of Mr. Roberts as a worthy son of a highly respected family; of his attractive personality; and of the regard in which he is held by all who know him.

**Exercise 65**

Answer the following advertisement:—

**WANTED — TO TAKE CHARGE  
OF CREDIT DEPARTMENT, AN  
EXPERIENCED BOOKKEEPER  
AND GOOD CORRESPONDENT;  
BEST REFERENCES REQUIRED  
AND MAN UNDER 30 PRE-  
FERRED. ADDRESS H. B. 396,  
HERALD.**

Embody the following qualifications: you are twenty-eight years of age. You have had seven years' business experience as a double entry bookkeeper and correspondent. You are also familiar with all the best methods of investigating credit, and have the tact and executive ability which you feel would enable you successfully to take charge of a credit department. You are at present head bookkeeper for -----, to whom you are at liberty to refer. Your reason for seeking a change is that you desire a position where initiative and executive ability would have fuller play.

(After writing the preceding the teacher should prepare other exercises which will fit the needs and qualifications of the individual students.)

## CHAPTER XI

### TELEGRAMS AND CABLEGRAMS

AMONG the wonders of the nineteenth century the electric telegraph stands preëminent. By this invention man ceased to be limited by the obstacles imposed by space. The effect of transmitting thought from continent to continent is apparent in the rapid development of international commerce. The first successful cable lines between the United States and Europe were put into operation in 1866. In that year our commerce with Europe amounted to \$652,232,289; in 1876, to \$728,959,059; in 1886, to \$898,911,504; and in 1896, to \$1,091,682,874, while our commerce with the whole world, which in 1866 amounted to \$783,671,588, had by 1903 reached the enormous sum of \$2,445,860,916. The methods of conducting business between merchants and financiers in the different countries have been completely revolutionized by the telegraph, which now places the business man in touch with the markets of the world.

**Telegrams.** Clearness and brevity are the standards in the writing of telegrams. Both are absolutely essential. To the extent that either is lacking the expense of this method of communication is increased. Expressions used in letters for the sake of politeness

or ornament are omitted from telegrams; the latter should contain only the bare gist of what one has to say, and this stated clearly and unmistakably, but as briefly as possible. It is quite customary after a telegram is sent to follow it up with a letter of confirmation. Such letters generally begin as follows: "We wired you this morning as follows:" (then follows copy of telegram). This, then, is generally followed by more detailed information; or "Confirming telegram of this date," etc.

The telegraph companies make a minimum charge for messages sent to any part of the United States. This minimum charge is generally upon a basis of ten words. Nothing is gained, therefore, by reducing a message below ten words, as the charge is the same for a less number; but an additional charge is made for every word above ten. There is no charge for the name and address of the addressee nor for a signature. Compound words are counted as one word, *e.g.*, to-day, to-morrow, etc. Figures, decimal points, punctuation marks, bars of division, and letters (except pronounceable groups of letters, such as form codes) will be counted each separately as one word. In ordinal numbers, the affixes *st*, *nd*, *rd*, and *th* will each be counted as one word. Numbers, therefore, should be spelled out. A.M., P.M., F.O.B. (or fob), C.O.D. (or cod), C.I.F. or C.F.I. (or cif or cfi), O.K., per cent, cwt., are each counted as one word.

r

For the purpose of charging messages are divided into two classes; namely, day messages and night messages. Day messages are subject to full charge. A night message is one which is filed with the telegraph company in the evening of one day, but which is not to be delivered before the next morning. A night message may be sent at a slightly cheaper rate than would be charged if sent immediately.

**Cablegrams.** The cost of sending cablegrams is very great, a rate of nearly two dollars a word being charged in some instances. Every word, including name, address, and signature, is charged for, and a word of more than fifteen letters is counted as two words, for example; the word "unconstitutional" in a cablegram would be regarded as two words. Various ingenious methods of lessening this expense have been devised; the most familiar of these is the code or cipher system. By this system a word or a pronounceable group of letters is made to represent a phrase or a sentence. For example, "Clanum largely laplander" may be made to mean "Do you authorize me to buy (clanum) Registered 3's of 1908-18 (largely) answer by telegraph (laplander)." Houses that have a foreign trade use a code and have a cable address, that is, a word which represents their name and address, *e.g.*, "Typist" for The Typewriter Manufacturing Co., 300 Broadway, New York. These cable addresses are kept in a directory by the cable com-

panies; by reference to such directory the full name and address of the individual or firm represented by a particular word may be found. It is possible for any business house to devise a code that will satisfactorily meet its particular requirements. The code system may be used also for inland telegraphing.

A cable code word must not contain more than ten letters. In writing cablegrams in code language it is frequently necessary to use in addition plain language. In such cases the plain language as well as the code language is charged for at the rate of one word for every ten characters or fraction thereof. When, however, extraordinary conditions arise, to which the code system cannot be readily adapted, as, for instance, the war between Russia and Japan, other abbreviated means of communication are devised. A correspondent sending information in such cases is expected to omit all unnecessary words, provided the sense is retained. By abbreviations and compoundings he may convey the sense of several words in one. The following is a portion of a cablegram from Korea:—

thirteenth	division	destroyers	started	Parthur	snow-
storm	boats	lost	each	other	separated
only					
Hayatori	and	Asagari	reached	Parthur	Asagari
sighted	entrance	three	clock	smorning	received
heavy	fire	batteries	scouts	entered	discharged
torpedo	at	warship	smoking	funnel	Then
safe	returning	fire	of	enemy	boats

This appears to the reader as follows:—

"The thirteenth division of torpedo-boat destroyers started for Port Arthur in a heavy snowstorm. The boats lost sight of each other and became separated. Only the Hayatori and the Asagari reached Port Arthur. The Asagari was sighted at the entrance to the harbor at 3 o'clock on the morning of the 14th, and was received by a heavy fire from the shore batteries and from scouting torpedo boats. She entered the harbor and discharged a torpedo at a warship from whose funnel smoke was ascending. Then she emerged safely, returning the fire of the enemy's torpedo boats."

The part of the dispatch reproduced contains 43 words; as printed there are 101.

When a cable message costs close to two dollars a word, the saving by such condensation is obvious.

### COMMON CODE WORDS

CODE WORD	PHRASE OR SENTENCE
Achmetha.	Advise you not to.
Badekappe.	Complied with your request.
Baugnawn.	Consider him good for amount named.
Carbonases.	Did not think it advisable to.
Desautorar.	Expense to be divided between.
Fattorina.	In accordance with terms of contract.
Incubuses.	Olive oil.
Infacundos.	Opportunity likely to occur at any time.
Infanti.	Option twenty-four hours.
Immanibus.	Note was not protested.
Institisse.	Particulars cannot be obtained.
Kassenbuch.	Profit in it.
Keimgang.	Prompted to.
Kelitah.	Proper authority to.
Kentaur.	Property advertised for sale.
Lachsartig.	Received instructions regarding.
Larynx.	Coupon 3.65's of District of Columbia.
Lassitude.	Buy for us and charge to our account.
Lassans.	Remainder to be completed.
Lastigheid.	Remember anything about it.

COMMON CODE WORDS — *Continued*

CODE WORD	PHRASE OR SENTENCE
Launch.	Your financial standing being unknown, we will send goods C.O.D. unless otherwise instructed.
Launched.	Kindly send us references as to your financial standing, or shall we ship via freight with draft attached to bill of lading.
Laundry.	Delivery to be made in Washington.
League.	Have you received our letter of . . .
Leptitani.	Reserve accommodations for.
Leptolena.	Reserve good room for.
Lettuce.	Can deliver part of your order at once. Shall we ship portion or hold till we can make one complete shipment?
Malignify.	Ship the following goods via.
Melainique.	Should not take less than.
Obstmonat.	Was it absolutely necessary to.
Opspringen.	Will you join me.
Sweetheart.	Twelve thousand dollars.
Trafagasen.	Thirty-nine barrels.
Tragopes.	Thirty-nine gallons.
Vacamos.	Burlington, Cedar Rapids, and Northern Railroad.
Vallifilix.	Pennsylvania Railroad.
Vellestria.	Pacific Coast S.S. Co.

**Exercise 66**

Telegraph Wilson, Bliss & Co., Ilion, N.Y., manufacturers of typewriters and of typewriting paper, for 20 reams legal Paragon paper and a No. 7 typewriter with elite type, to be sent immediately to you by Adams Express, C.O.D. Do not exceed ten words.

**Exercise 67**

As private secretary to Theodore Williams you telegraphed at his request to George P. Upham, Esq., 27 Beekman Street, New York, as follows, "Mr. Williams desires interview your office next Wednesday morning eleven." Write a letter confirming this telegram, stating that Williams desires to consult Upham concerning some new evidence relating to his (W's) suit with the Transcontinental Railroad Company, and expressing the hope that it will be convenient to Mr. Upham to see Mr. Williams.

**Exercise 68**

Telegraph to Pullman Agent, 23d Street Station, New York, reserving for the 25th instant a stateroom on train leaving at twelve o'clock for St. Louis from the 23d Street Station. Not over ten words.

**Exercise 69**

A. J. Smith, Erie, Pa., sends a telegraphic message to The Johnston Paper Company, Harrisburg, Pa., for 90 reams of French bond paper, light blue tint, 20 x 24, the heaviest weight they have. Paper to be shipped by P. R.R. freight at earliest date. Write the message. Must not exceed thirteen words.

**Exercise 70**

You live in Washington, D.C., and desire to purchase on account \$50,000 worth of coupon 3.65's of District of Columbia, which you desire to have delivered in Washington. Send a code message to The National City Bank of New York, N.Y., with which you deal, placing the above order.

**Exercise 71**

You are in business in Hong Kong, China. Telegraph in code to Murray & Sieber, Ontario, Cal., whose cable address is "Mursie," for thirty-nine gallons of olive oil to be shipped by the Pacific Coast Steamship Company.

**Exercise 72**

You visit Duluth, Minn., and find an opportunity to buy some very desirable real estate on the principal business street at a price that will insure large profit. The agent has agreed to hold it open for you for twenty-four hours. You want your partner's assent to a joint investment of \$12,000 in this property. His address is J. F. Mills, 32 Adams Street, Chicago, Ill. Write a code telegram that will give him all the information needed.

## CHAPTER XII

### THE MAKING OF CONTRACTS BY MAIL AND BY TELEGRAPH

PROMPTNESS in writing letters is a cardinal virtue; in some cases promptness is a legal necessity as well. It is a maxim of the law that "equity will not assist those who slumber on their rights." It may be added that the law will not aid those who are dilatory in writing letters. It is, therefore, necessary to act without delay in the following cases:—

1. In making contracts by mail.
2. In countermanding orders.
3. In accepting an offer to sell something fluctuating in value.
4. In stoppage *in transitu*.

There are a few simple rules of law in regard to the making of contracts by mail and by telegraph which should be more fully understood.

If one offers to sell anything by letter he cannot, of course, know whether his offer has been accepted until he receives a definite response or until after the lapse of reasonable time. Under all circumstances when an offer has been made by letter there is a lapse of time. During this events may occur which may affect the desirability of the contract in important respects. Unless one bears in mind the law govern-

ing the subject in writing his letters, and safeguards himself during this interval, he may suffer considerable loss, as will be shown in the cases that follow.

When an offer is made by correspondence, the question occurs, At what time, or by what act, is the contract completed? The law as now settled in this country may be stated thus: if A sends an offer by letter to B, and B accepts the offer, the moment B mails his letter the contract is completed and A is bound, although he may not know that he is bound until he receives B's letter. A may, however, withdraw the offer at any time before acceptance; but it is not withdrawn in law until a notice of withdrawal *reaches B*. *This is the important point.* Thus A, in Boston, writes to B, in New Orleans, offering him a certain price for one hundred bales of cotton, and the next day A changes his mind, and writes to B, withdrawing his offer; if the first letter reaches B *before* the second reaches him, B has a right to accept the offer and by his acceptance he binds A. But if B delays his acceptance until the letter of withdrawal reaches him, it is then too late to accept. The acceptance is good if B writes to A declaring his acceptance, *and puts the letter into the post office or letter box*. As soon as the letter is in the control of the postal authorities, the acceptance is complete. That is, on December 5, A, in Boston, writes to B, in New Orleans, offering to buy cotton from him at a cer-

tain price. On December 6, A writes that he has changed his mind and cannot give so much, and mails the letter. On December 8, B in New Orleans, receives the first letter, and the next day, the 9th, answers it, saying that he accepts the offer and *mails the letter*. On the 10th, he receives the second letter of A withdrawing the offer. Nevertheless the bargain is complete and the goods are sold. But if B had kept his letter of acceptance until he had received A's letter of withdrawal, he could not have put his letter into the mail and bound A by his acceptance.

The person making the offer by letter may withdraw it by telegraph or any other means, and any withdrawal, however made, terminates the offer, if it reaches the other party before his acceptance. Thus if A, in the case just stated, had telegraphed B on the 8th that he desired to cancel the offer sent in his letter of the 5th, and this telegram had been delivered to B before he mailed his acceptance, the withdrawal would be effectual. The advantages of the telegraph in withdrawing an offer made by letter are obvious.

A few illustrations will make this clearer. In the following cases the acceptance is communicated to A because it is communicated to his agent, and the contract is complete, *though the acceptance may be delayed or lost*. As between the sender of a letter and the person to whom it is addressed, the post office is the

agent of the sender. The sender impliedly makes the mail and telegraph his agent when he uses them to make his offer.

- (1) A sends an offer by his *office boy* to B. B delivers his acceptance *to the boy*.
- (2) A makes an offer *by mail* requesting a reply by mail. B mails his acceptance.
- (3) A makes an offer to B *by mail*, but says nothing as to how the acceptance is to be made. B mails his acceptance.
- (4) A telegraphs B an offer, adding "wire me your reply." B hands his acceptance *to the telegraph company*.
- (5) A telegraphs B an offer. B hands his acceptance *to the telegraph company*.

In all the cases cited below, there is no communication of the acceptance to C *until he actually receives it*, and if it is delayed or lost on the way there is no contract.

- (6) C sends an offer *by his office boy* to D. D examines it, and immediately sends *his own clerk* with his acceptance to C.
- (7) C sends an offer *by his servant* to D, and D immediately mails his acceptance to C.
- (8) C makes an offer to D *by mail*, and D dispatches his clerk to C with his acceptance.
- (9) C makes an offer to D *by mail*, and D telegraphs his acceptance to C.
- (10) C wires an offer to D, and D mails his acceptance to C.
- (11) C makes an offer to D *by mail, conditional on the acceptance being received by him by a certain day*. D mails his acceptance to C.

In making an offer by mail, therefore, it is well to state in the letter that *unless a reply is received within a certain time*, the writer will consider the offer refused. It is especially important for the writer to safeguard himself in some such way in offering to buy or sell something which is fluctuating in value or which cannot be readily duplicated. Sir Frederick Pollock remarks concerning the law on this subject, "The practical conclusion seems to be that every prudent man who makes an offer of any importance by letter should expressly make it *conditional on his actual receipt of an acceptance within some definite time.*"

On December 2, an insurance company wrote to William Tayloe, offering to insure his house for \$8000, upon his (T) paying a premium of \$57. The letter contained this sentence, "Should you desire to effect the insurance, *send me your check*, payable to my order, for \$57, *and the business is concluded.*" Through misdirection, T did not receive the letter until December 20, when he immediately accepted the offer by letter, inclosing his check for \$57, which he mailed, but which was not received by the insurance company before December 31. On December 22, Tayloe's house was destroyed by fire. The insurance company, learning of the fire, refused to accept T's check when received, stating that inasmuch as the house was destroyed they could not insure it.

T, however, claimed that he had accepted their proposition before the house burned and that, therefore, the insurance company was liable. He sued the company for the \$8000 and recovered the full amount (9 Howard, U.S. 390). Had the insurance company written, "*Upon receipt* of your check, payable to our order, the insurance will be effected," they would have protected themselves against the contingency which happened.

C wrote to W, "*Upon an agreement* to finish the fitting up of offices 57 Broadway in two weeks from date, you may begin at once." W did not answer the letter. He intended, however, to accept the offer, and bought lumber with which to do the work. The next day the proposition was countermanded, and W was left with the lumber on his hands. He tried to hold C for the price of the lumber, but the court held that he could not, as there was no contract (46 N.Y. 467). Had W written immediately in reply to A's letter, "I agree to fit up offices 57 Broadway, New York, in two weeks from —," and mailed it, C would have been bound. This case shows the importance of acknowledging the receipt of letters.

On Saturday, July 31, A offered by telegraph a quantity of oil at fifty-eight cents. The telegram was not delivered to B until Monday, August 2, between 8 and 9 o'clock. On Tuesday, August 3, about

9 o'clock, B deposited a telegram with the telegraph company, accepting the offer. Later in the same day, A sent B a telegram withdrawing the offer of July 31; but B replied that sale was effected, and tried to hold A. The court held, however, that there was no contract, as B had not accepted within a reasonable time (4 Dillon 431). Telegraphic offers require *immediate* answers. Had B answered the same day that he received the telegram, A would probably have been held.

A, the proprietor of a theater, telegraphed to B, who was a playwright, concerning a certain play: "What are your terms for Fernande? Can I produce it May 7?" B answered: "Twenty dollars per night. You may announce it for May 7. If you conclude, will send scene plot to-night. Answer." A replied: "Agreed to terms. Piece announced for May 7. Send manuscript and plot immediately." B sent the manuscript and plot, but A did not exhibit the piece. It was held that these messages established a contract between the parties for the exhibition of the play on May 7, and that the plaintiff was entitled to recover the price named for one night and no more.

*Business Circulars.* "Care should always be taken not to construe as an agreement letters which the parties intend only as preliminary negotiations." (Foster, J., in *Lyman v. Robinson*, 14 Allen 254.)

Business circulars, stating terms upon which goods may be ordered, sent to persons to attract their attention to a particular business, are not offers which become binding contracts on their acceptance by the persons addressed. (*Moulton v. Kershaw*, 59 Wis. 316.)

If a person accepts from the post office a periodical sent to him through the mails, he is bound to pay the subscription price.

Where an individual makes an offer by mail, which expressly or by implication requires an answer by return mail, the offer can endure only for a limited time, and the making of it is accompanied by an implied stipulation that the answer shall be sent by return of post. If an offer is made by letter, the proposer requesting an answer by telegraph, "yes" or "no," and stating that unless he receives the answer by a certain date he "shall conclude no," the offer is made dependent upon an actual receipt of the telegram on or before the date named.

Bills are frequently sent out with these words stamped across the face, viz., "10 per cent discount if paid on or before the 15th." Where such a bill is sent by mail, the person receiving it is entitled to the discount if he mails the remittance any time before midnight of the 15th, although the remittance may not be received before the 16th or 17th or later.

If a seller makes a mistake in the price in offering goods by letter, and the buyer accepts the offer, the seller cannot be held to the contract, on the ground of mistake. Thus, in the case of *Mummenhoff & Co. v. Randall* (19 Ind. App. 44), Randall wrote to Mummenhoff & Co., quoting a price on potatoes. The letter was dictated to a stenographer, and by mistake the stenographer wrote thirty-five cents per bushel instead of fifty-five cents, as was dictated to her. Upon receipt of this letter, Mummenhoff & Co. replied by mail, and ordered several carloads of the potatoes. The potatoes were shipped, but the mistake was discovered before their arrival. Randall telegraphed Mummenhoff & Co. the correct price. Mummenhoff & Co. accepted the potatoes, however, and had to pay at the rate of fifty-five cents per bushel. Had Mummenhoff & Co. received the potatoes and disposed of them *before* Randall discovered the mistake and notified them, they could not have been held to pay more than thirty-five cents.

*Stoppage in transitu* is a right which the seller has to repossess himself of goods not paid for, while in the possession of a carrier on their way to the purchaser. The right may be exercised only when the following conditions exist:—

1. The amount for which the goods were sold must be wholly or partly unpaid.

2. They must be in the hands of a third person in transit.

3. The buyer must be insolvent or unable to pay his debts.

The seller exercises this right at his own peril ; if the seller stops the goods when the buyer is solvent, he may be compelled to deliver them, and will also be liable to the buyer for all damage that may have resulted from the stoppage. The notice should describe the goods, state that the right of stoppage *in transitu* exists, and order the carrier not to deliver them to the consignee. For example, a manufacturer of electrical supplies in Philadelphia, Pa., ships to a dealer in Scranton, Pa., by the P. & R. Freight Company, a box of supplies ; the next morning he learns that the dealer has failed. If he desires to repossess himself of the goods, he should deliver or send to the P. & R. Freight Company without delay a notice like the following : —

PHILADELPHIA, PA.,  
February 9, 190 .

P. & R. FREIGHT COMPANY,  
12th & Market Streets.

GENTLEMEN :

We delivered to you yesterday, February 8, a box of goods consigned to the..... Electric Company, Scranton, Pa. Circumstances have since arisen which warrant our exercising our right of stoppage *in transitu*. Please, therefore, hold the goods subject to our order.

Yours very truly,

**Exercise 73**

1. As between the sender of a letter and the person to whom it is addressed, in what capacity does the post office act?

2. At what precise moment does the acceptance of an offer by mail bind the contract?

3. What conclusion does Sir Frederick Pollock draw from the rule that "a person who makes an offer by letter or by telegraph becomes bound by contract the moment the offeree dispatches his acceptance by mail or by telegraph"?

4. In the following cases the acceptances are not received within a reasonable time because of delays of various kinds. State in which, however, there is legally a communication of the acceptance and consequently a complete contract, and in which there is no contract, viz.:—

- (1) C sends an offer by his clerk to D. D delivers his acceptance to the clerk.
- (2) A sends an offer by a servant to B. B examines it and immediately sends his own servant with his acceptance to A.
- (3) A sends an offer by his servant to B, and B immediately mails his acceptance to A.
- (4) C makes D an offer by mail, requesting a reply by mail. D mails his acceptance.
- (5) C makes an offer to D by mail, and D sends his clerk to C with his acceptance.
- (6) A makes an offer to B by mail, and B telegraphs his acceptance to A.
- (7) A makes an offer to B by mail, saying nothing as to how the acceptance is to be made. B mails his acceptance.
- (8) D telegraphs E an offer, adding, "Wire me your reply." E hands his acceptance to the telegraph company.

- (9) D wires an offer to E, and E mails his acceptance to D.
- (10) A telegraphs an offer to B. B hands his acceptance to the telegraph company.

5. On June 1, A offers by letter to sell B 100 shares of stock at \$10 a share, and demands an immediate reply. Through misdirection B does not receive the letter until June 5, but immediately accepts by letter, which he mails, but which is not received by A until June 7. On June 6, however, the stock has advanced to \$12 a share, and A not having heard from B and deeming that B does not wish the stock, sells it to C. Can A be held liable by B?

#### Exercise 74

You are a confidential clerk and stenographer to the firm of Coolidge & Greer, Buffalo, N.Y. Greer is in Europe, and the head of the firm has left in a hurry to catch a train. Ten minutes after his departure a telegraph messenger brings you the following scrawled on a crumpled envelope: "Howard is about to fail. Write express company to hold goods until further notice." (Signed) COOLIDGE.

The firm sent a case of goods yesterday to Samuel C. Howard, 121 State Street, Chicago, by Adams Express. As they have learned that Howard is about to fail, they desire to exercise their right of stoppage *in transitu*. Write letter.

#### Exercise 75

1. Robert W. Hunt, of 435 Drexel Building, Philadelphia, Pa., and Frank K. Alexander, of 1012 Masonic Building, Chicago, Ill., have been corresponding concerning the purchase and sale of one hundred shares of traction stock owned by Hunt. Write a letter from Hunt to Alexander offering the stock for \$87 a share.

2. By the next morning after the preceding offer is made, circumstances arise which make it desirable for Hunt to countermand the offer. Write a telegram withdrawing it.

## CHAPTER XIII

### MISCELLANEOUS EXERCISES

#### Exercise 76

You are in the house furnishing goods business:—

1. Mr. Frank Clayton has applied for a position as traveling salesman, and refers to Messrs. Phillips & Dunlap, of (give some address in your city), for information as to character and ability. You have found Mr. Clayton prepossessing in manner and might engage him at once, but you make it a rule to investigate testimonials and references. You will rest your decision largely upon Messrs. Phillips & Dunlap's reply. Write them these facts.

2. Then write the reply of Messrs. Phillips & Dunlap, stating that personally they have a favorable opinion of Mr. Clayton. They do not, however, believe that he possesses the qualifications for success on the road. While affable in manner, he has not the aggressive force that alone can successfully battle against sharp competition, and that he lacks the personal magnetism that would make him popular and influential. His work for their house was conscientious and painstaking; but owing to the lack of results they were obliged to dispense with his services. They regret that they cannot advise his being engaged as a traveling salesman. They suggest that Mr. Clayton would make a valuable office assistant, as his methodical habits and integrity are unquestioned.

#### Exercise 77

You are a real estate agent:—

One of your tenants, Mr. Samuel McCormick, of 1023 Walnut Street, owes \$100 for rent due March 1. You have called at his office several times in the last two weeks, but never found him in. You are expected to pay all the rents over to owners before the 15th

of each month, and they hold you responsible if they are not paid at that time. Write these facts to Mr. McCormick, asking for an immediate payment, otherwise you will be compelled to distrain his goods.

#### Exercise 78

J. B. Browning & Co., of Cincinnati, Ohio, a good customer of yours, has not sent you an order for some time. You cannot understand the cause, as they have never made complaint, still you think something must be the matter. Write a letter of at least 125 words, stating this fact and asking the cause. Close with some complimentary allusion to them, and add that you have written your Mr. Jones to call upon them, as he will be there in the course of a few days and will be glad to receive orders.

#### Exercise 79

1. The John Sparks Electric Co., of 157 Center Street, St. Louis, Mo., write a letter to John E. Hunt, of 334 Marion St., St. Louis, inclosing statement for \$225, and requesting immediate payment. Write letter.

2. John E. Hunt's business is growing so rapidly that he finds his capital insufficient to meet its requirements. His orders to Sparks Electric Co. have been increasing for some time back. This increase in orders is the result of a healthy expansion of business, and not of any irregularity or careless extension of it. He is obliged to give long credit, and this with his inadequate capital places him at a disadvantage. His creditors are good. He desires the Sparks Electric Co. to accept his note at 90 days for the amount of their bill. Write letter from Hunt to the Sparks Electric Co., asking them to make this concession upon the basis of the statements given.

3. Write reply to the above from the Sparks Electric Co. to John E. Hunt to the effect that they are disappointed that Hunt cannot send a remittance; that when they opened an account with him, it was with the understanding that settlements were to be made monthly, whereas he is now asking for an extension of three months. They add they will accept his note in this instance, but that they do not wish it to be considered as a precedent.

**Exercise 80**

You are sales manager of the Office Furniture Company, Limited, of Grand Rapids, Mich. John Tompkins, of 211 Market Street, Grand Rapids, called for prices on two-drawer vertical files. As you were absent, he requested your office boy to ask you to write him a letter, giving prices and styles. Write letter to John Tompkins, giving the following quotations: one #851 2-dr. vertical file, 15½" deep, net, \$7.15; one #871 2-dr. vertical file, 21½" deep, net, \$9; one 2-dr. upright vertical file, 28" deep, equipped with automatic locking device, net, \$15. Express the hope that the quotations will be satisfactory, and that a reply will inform you how you may serve him. Add some appropriate close, and sign letter in name of Office Furniture Company, with your name as sales manager.

**Exercise 81**

1. Mr. John Smith, of Grand Rapids, Mich., is a real estate agent, and at the suggestion of influential friends he desires to add life insurance to his business. Although he has never solicited insurance, he feels that his ten years' experience in the real estate business, and his wide acquaintance in the city, would enable him to secure many policies. He notes that the Mutual Life Insurance Co. of New York has no representative in Grand Rapids. Write a letter to the Mutual Life Insurance Co., Mutual Life Building, New York, N.Y., in the name of John Smith, making application to represent them. Add the names of two bankers as references.

2. Then write a letter from the Mutual Life Insurance Co. to John Smith, acknowledging receipt of his letter, and stating that it will be given consideration.

3. Then write a letter from the Mutual Life Insurance Co. to one of the references, mentioning Mr. Smith's application, and asking for information concerning his fitness for such work.

4. Then write a letter from the person addressed to the Mutual Life Insurance Co., stating that many years' personal acquaintance with Mr. Smith enables the writer to testify to his ability and integrity. He states that Mr. Smith is a popular and widely known citi-

zen of the community in which he resides, that he is of pleasing personality and address, and that the writer believes that he is fully equipped for the agency.

5. Then write a letter from the Mutual Life Insurance Co. to Mr. Smith, notifying him that after due consideration of his application, they take pleasure in informing him of his appointment as agent of their company. Add that their representative will call (specify time) to discuss details with him and to draw up a formal contract.

#### **Exercise 82**

One of your customers has sent you a letter complaining of the lack of courtesy of one of your employees. Write a letter expressing your regret, stating the matter will be investigated, and assuring them that every precaution will be taken to prevent a similar occurrence. Add such other matter as you think proper.

#### **Exercise 83**

In conversation the other day with your friend, Mr. Franklin Wood, who was inquiring for a man as a stenographer and private secretary, you mentioned the name of Mr. Harry Mills as a suitable person, and Mr. Wood asked you to send Mr. Mills to see him. Write letter of introduction for Mr. Mills to Mr. Wood, stating that he has had rare experience as a stenographer, having been employed for several years by the law firm of Messrs. Johnson & Choate, and since January, 1900, has been reporting in the courts of the city. That he is a man of superior abilities and qualifications, is discreet and thoughtful, and that his training has been of such a character as to fit him well for work of a confidential nature. You bespeak for him Mr. Wood's kind consideration.

#### **Exercise 84**

You have a prospect of being employed in the establishment of George C. Winkler & Co., of 2920 Chestnut Street, Philadelphia. You have had an interview with these gentlemen, and being asked for a reference took the liberty of giving the name of William Phil-

lips, of 1049 Walnut Street, Philadelphia, by whom you were formerly employed for two years. Write a letter to Mr. Phillips stating these facts, and adding that you felt justified in referring to him, inasmuch as he had expressed satisfaction with your conduct and ability while you were in his employ.

#### Exercise 85

You represent a loan company : —

Mr. C. A. Jones, of 121 Market Street, your city, has written to you, applying for a loan of \$10,000 on premises 321 Market Street. Answer his letter, stating that the matter has been considered by your loan committee, and that you have been directed to advise him that it will be considered further if the amount can be reduced to \$8000; otherwise it is respectfully declined.

#### Exercise 86

1. On ----- Messrs. Clark & Simpson, of Toledo, Ohio, sent an order for goods to Smith Bros. & Co., of 229 Main Street, Buffalo, N.Y., to be shipped by Merchants' Dispatch. By mistake Smith Bros. & Co. sent the goods by express, and Clark & Simpson were obliged to pay \$3.50 more than the charges would have been if the goods had come by freight, as ordered. Write letter from Clark & Simpson to Smith Bros. & Co., stating the above, and adding that they have charged the difference to Smith Bros. & Co.'s account.

2. Then write letter from Smith Bros. & Co. to Clark & Simpson, stating that upon referring to the order they find Clark & Simpson's statement to be correct, and that they will give them proper credit for the excess charges paid, and apologizing for the mistake made.

#### Exercise 87

1. The Holyoke Paper Mills Company of Holyoke, Mass., are about to establish a Southern agency. Mr. Samuel W. Williams, of Jackson, Miss., has been strongly recommended to them. For several years he was with Messrs. Robinson & Fisher, 321 Commercial Street, New Orleans, La. Write a letter from the Holyoke

Paper Mills Company to Robinson & Fisher, asking their opinion of Mr. Williams's ability to fill a position involving responsibility and good business judgment. Any communication will, of course, be considered by the Holyoke Paper Mills Company as strictly confidential.

2. Then write a reply from Robinson & Fisher to the Holyoke Paper Mills Company, expressing the pleasure it gives them to say that during a somewhat intimate business connection, extending over several years, they found Mr. Williams in all respects worthy of the fullest confidence. They add that they feel sure that the Holyoke Paper Mills Company will have no reason to regret placing Mr. Williams in the responsible position for which he is an applicant.

### Exercise 88

Letter of resignation and reply:—

1. James T. Bennett is president of the Henry Clay Debating Society of the ----- High School. He finds it necessary to resign as the doctor has ordered him to go to Denver, Colo., because of ill health. Write letter to the secretary and members of the society, expressing his regret at being compelled to withdraw; also give expression of the pleasure and benefit which the writer has derived from his association with the society.

2. Write reply from secretary on behalf of the society, acknowledging and accepting resignation. Express their regret at losing Mr. Bennett, and their appreciation of his valued services and the profit and benefit they have derived from personal contact with him. Add such other matter as you think proper.

### Exercise 89

You are in the insurance business:—

Mr. William C. O'Neill, 135 Queen Street, Toronto, Canada, your agent there, has sent you a report under date of April 24, giving the amount of business written by him last month. You are not pleased with it, and think that the district he represents should produce more insurance. Write letter to Mr. O'Neill to this effect, pointing out to

him that during his predecessor's (Mr. Frank C. Parker's) management, the record of his work was as follows, viz.: in 1899 he wrote 350 policies covering \$350,000 insurance; in 1900 he wrote 375 policies covering \$375,000 insurance; in 1901, 400 policies covering \$500,000; in 1902, 450 policies covering \$750,000, and in 1903, 500 policies covering \$1,000,000. Point out to Mr. O'Neill that the above figures show a gain in each year. On the other hand, Mr. O'Neill's monthly reports for this year show a falling off each month. Explain that for the first month or two this was not wholly unexpected, as he was a new agent in the field. You feel, however, that now he should be acquainted with the territory and that there should be some improvement during the coming months. Tell him that as the territory has always been well handled you think that should balance his newness to the position, and add such other matter as you think proper.

### Exercise 90

1. Benjamin F. Ely, of Peoria, Ill., writes to William S. Henderson, 701 "The Rookery," Chicago, Ill., for information concerning the Franklin Insurance Company of 1001 Security Building, Chicago, with which he contemplates placing considerable insurance. He desires information concerning the directors and officers of the company; how much capital and surplus the company has, and whether they pay losses promptly. Write letter.

2. Then write reply embodying the following data: In Henderson's estimation the company is one of the best in existence; the officers and directors are experienced insurance men and are among the leading citizens of the city; the company has a paid-up cash capital of \$1,000,000 and a net surplus of \$300,000; it pays its losses promptly and is abundantly able to meet all demands; Henderson has transacted business with the company for many years, and knows it to be honorable and thoroughly reliable.

### Exercise 91

You are a traveling salesman for Kolb, Sewall & Co., of 27 Maiden Lane, New York, N.Y. You are in St. Louis, Mo., in the interest of

the firm. You have secured a large order from Messrs. Macdonald & Campbell, of Market and Fourteenth Streets, which you send to the firm. As this is a new firm, you send with the order a report of them to the effect that you found them to be thorough business men, and that your conversation with them created in you a feeling of security in opening an account with them. They gave you, without hesitation, full information of their affairs, the amount of capital employed and business done, together with some private matters which you will lay before the firm upon your return. From other sources you have learned of the esteem in which they are held individually. You feel that if the order is satisfactorily filled it will result in securing Macdonald & Campbell as customers. Write letter from Southern Hotel, St. Louis, to your firm, inclosing order and giving report to the above effect. Add that as you have thoroughly canvassed St. Louis, you leave for Chicago, where you will await further advices at the Auditorium Hotel.

### Exercise 92

1. Philip Bayne, of 19 Center St., St. Louis, Mo., on the first of the present month sent a box containing a framed picture to Walter Burrill, Boise City, Ida., by the Western Express Company, for which he received their receipt containing the following conditions, viz.:—

“In no event shall the Western Express Company be liable for any loss or damage unless the claim therefor shall be presented to them in writing, at this office, within thirty days after this date, a statement to which this receipt shall be annexed.

“All articles of GLASS, or contained in GLASS, or any of a fragile nature, will be taken at shipper's risk only, and the shipper agrees that the company shall not be held responsible for any injury, by breakage or otherwise, nor for damage to goods not properly packed and secured for transportation.”

The picture in transportation was badly damaged and the frame and glass broken. He desires to enter a claim for damages. He believes the claim to be a just one, as he feels sure the picture was packed with the best of care; that the box had on the outside “GLASS, handle with care”; that he feels that if these directions

had been carefully observed, the damage could not have occurred; that he believes it was due entirely to the carelessness of some employee, and that he therefore looks to the express company for damages, and makes claim for \$50.

2. Under proper date acknowledge receipt of the foregoing letter by the Western Express Company, stating that the matter will be investigated, and that a reply will be sent within a few days.

3. Considerable time has elapsed since the receipt of the letter from the Western Express Company. Bayne feels that they have had ample time for their investigation. Write them that he desires to have the matter settled, and that he would like them to give the matter their immediate attention.

4. Under proper date write letter from Western Express Company stating that they have considered the foregoing claim of (date), and while they are willing to assume responsibility in the matter and make some satisfactory adjustment, they believe that the claim of \$50 is entirely too large. That they are willing to send their check for \$25, which they believe will be full compensation for the damage done.

5. Then write reply from Bayne, stating that he has since found the bill for the picture and frame, which shows the original cost to have been \$50; that, in view of this, he cannot assent to a settlement upon the basis they suggest; that he must insist on full settlement, and that in view of the facts presented, they must now surely see that his claim is entirely fair and just.

6. Then write letter from Western Express Company, inclosing their check for \$50 in settlement of claim.

## NOTIFICATION LETTERS

### Exercise 93

You are secretary of the Columbia Title and Trust Company, of 9th and G Streets, Washington, D.C. An annual meeting of the stockholders of the company will be held at the office of the company on Monday, November 16, at 3.30 o'clock P.M., at which time an elec-

tion will be held for five directors to serve for three years, and one director to fill the unexpired term of Frank T. Buell for one year. Prepare notice to be sent to the stockholders.

#### Exercise 94

You are secretary and treasurer of the Schuylkill Navigation Company, 37 Broadway, New York. The Board of Managers has this day declared a dividend of three per cent (3%) (\$1.50 per share) on the capital stock of the company, being dividend No. 112, payable (insert a date two weeks later than date of notice) to the stockholders as registered upon the books of the company at date of notice.

Prepare notice to be sent to stockholders, adding that checks will be mailed.

#### Exercise 95

Write a notification dated the 5th of the month to be sent to Messrs. Armstrong & Lee, Williamsport, Pa., informing them that your traveling salesman, Mr. Frank Chandler, will call upon them on or about the 15th, when the favor of their orders is respectfully requested.

#### Exercise 96

At the request of William H. Baker, vice president of the Postal Telegraph Cable Co., New York City, you send to William H. Deering (add address) a copy of their directory code with Mr. Baker's compliments. Write notification letter.

#### Exercise 97

You have this day made draft on Samuel Whitaker (add address) at sight for \$125, which is in settlement of bill of goods shipped two months previous. Write letter courteously notifying him to be prepared to meet the same.

#### Exercise 98

James M. Wilson resides in Louisville, Ky. He subscribes to the *Louisville Courier-Journal*. He will spend four months at Hotel Poinciana, Palm Beach, Fla., and desires the *Courier-Journal* to be sent to him during that time. Write letter requesting the change of address.

**Exercise 99**

Write to the postmaster of your city, requesting him to forward mail for a specified time from ----- to -----.

NOTE. — All letters changing an address should give full name, with the old and new address.

**Exercise 100**

1. You have received a letter from Timothy Wells & Co., Plantsville, Conn., manufacturers of lunch boxes, offering you a large lot of lunch boxes at low prices and on favorable terms. Write letter acknowledging receipt of their letter and thanking them for their kind offer. Add the following: you do not believe the class of goods mentioned is capable of ready sale in your market; an attempt to find a market for them would entail considerable outlay for advertising, etc. They may send you three hundred on commission, allowing you to use your own discretion as to the methods to be pursued for their sale; you will do your best to place them and at the least possible expense for your services in this direction. Your charge will be but twenty per cent on the gross price, and you will duly render an account sales monthly until the lot is disposed of.

2. Then write a letter of Timothy Wells & Co., acknowledging receipt of your letter and expressing regret at learning that the present does not seem a favorable time for the sale of their lunch boxes. They are disinclined to enter upon the arrangement suggested; but as their stock is somewhat large, and as they have confidence in the goods and believe that they are salable wherever their merits become known, they take pleasure in sending three hundred to be sold (mention terms) as per accompanying memorandum. They say that if these samples are properly distributed, they feel sure they will influence further sales. They speak of having orders from the South and West, where the goods have been well advertised and where agents have represented them extensively. They close with the hope that you will do your best on this lot with a view of bringing about a permanent business in the goods.

**Exercise 101**

Stewart and Ritchie are in the hardware business (give an address). On the first of June an alteration will take place. Mr. George Stewart will then retire, and Mr. George J. Moses will be admitted as a partner. The name of the firm will be Ritchie and Moses. Write a circular letter making this announcement, requesting a continuance of the favor and support of the house's customers, and assuring them that there will be neither a diminution of means nor a relaxation of effort to conduct the extensive business of the house.

**Exercise 102**

You have a farm of 180 acres valued at one hundred and fifty dollars (\$150) per acre, situated at (state place), which you wish to exchange for a city property. The farm is in superior condition, free from incumbrance, and has a good title. Write to Messrs. Doyle & Kipling, Real Estate Agents (give an address), inquiring as to the possibility of making an exchange, and what their terms for transacting the business would be. In case they undertake to make the exchange, you will send all needed information, maps, descriptions, etc.

**Exercise 103**

You are a member of the Board of Directors of the United States Insurance Company. It has not been convenient for you to attend the meetings of the board. Your interest in the company is represented on the board by your son. Write a letter to E. H. Greene, Esq., chairman of the board, tendering your resignation, giving reasons, and expressing the hope that the vacancy occasioned may be filled to the advantage of the company by some one who can personally attend the meetings.

**Exercise 104**

You are a wholesale merchant in Detroit, Mich., and have confidential relations with Horace Manly, a banker, in Columbus, Ohio. Morgan & Westcott, a firm in Columbus, have asked to open a credit account with you. Write Mr. Manly for necessary information.

**Exercise 105**

Write a letter of at least one hundred words to a friend, on the advantages of a business education.

## CHAPTER XIV

### LETTERS OTHER THAN BUSINESS

As a means of extending social intercourse and increasing happiness the possibilities of letter writing are not fully appreciated. We all like to receive letters; but do we send that token of love and regard to our friends as often as we should? When our friend has met with good fortune, or is bowed with sorrow, do we send that tender message which increases his joys or lessens his griefs? We should never forget to write that considerate letter of thanks, that tactful letter of explanation, that sympathetic letter of consolation, that heart-felt letter of congratulation, that cheery and gossipy letter of friendship.

The social letter is a true index of the culture, refinement, thoughtfulness, and good taste of the writer. These qualities are shown in the penmanship, in the quality of the paper used, and in the general tone of the composition.

The social letter may be divided into the informal and the formal. The informal comprehends all varieties of letters of friendship. There are no rules for

writing the letter of friendship. Its character is as varied as the character and temperament of individuals. It should be polite, considerate, ingenuous, and natural. If natural, it will not only be the expression of the writer's thoughts and character, but it will also be a reflection of the thoughts and character of the person to whom it is written. Convention has established some rules, however, with regard to the formal note,—such as polite notes of invitation, acceptance, and regret. These notes should be written in the third person. They have no heading, no introduction, and no conclusion. If the address of the writer and the date are not omitted altogether, they are written below the body of the note at the left hand side. The year is usually omitted, and the month and the day may be written in figures, *e.g.*, June 6, or as is shown in the illustrations on page 146.

The reply to an invitation should always carefully observe the formula of the invitation and answer it exactly. The reason for this repetition is to show that the invitation is perfectly understood so that no error may have been committed as to time or place. A note written in the third person should, of course, never be signed.

The informal notes shown on pages 147, 148, 149, and 150 are facsimiles of autograph letters in the George W. Childs collection, Drexel Institute.

1

*Mrs. Rockwell requests the pleasure of Miss Forrest's company, on Wednesday evening June 15, at an informal gathering in honor of Professor Hunter.*

*315 Boulevard Avenue,*

*Monday, June 6.*

2

*Miss Forrest accepts with pleasure (or has much pleasure in accepting) Mrs. Rockwell's kind invitation for Wednesday evening June 15.*

*219 Main Street,*

*Tuesday, June 7.*

3

*Miss Forrest regrets that a previous engagement prevents her accepting (or regrets her inability to accept) Mrs. Rockwell's kind invitation for Wednesday evening June 15.*

*219 Main Street,*

*Tuesday, June 7.*

4

Will Miss Butler be kind enough to excuse Charles Kerr from school, at one thirty o'clock this afternoon? By so doing she will greatly oblige his mother.

Mary B. Kerr.

154 Humboldt Street,

Tuesday Morning.

5

Mr. and Mrs. John Fearing request the pleasure of Mr. and Mrs. Caleb Middleton's company, at dinner February twenty-second, at six thirty o'clock.

Wynnewood,

February twelfth.

6

Mr. and Mrs. Caleb Middleton regret extremely that a previous engagement deprives them of the pleasure of accepting the kind invitation of Mr. and Mrs. John Fearing for dinner on February twenty-second.

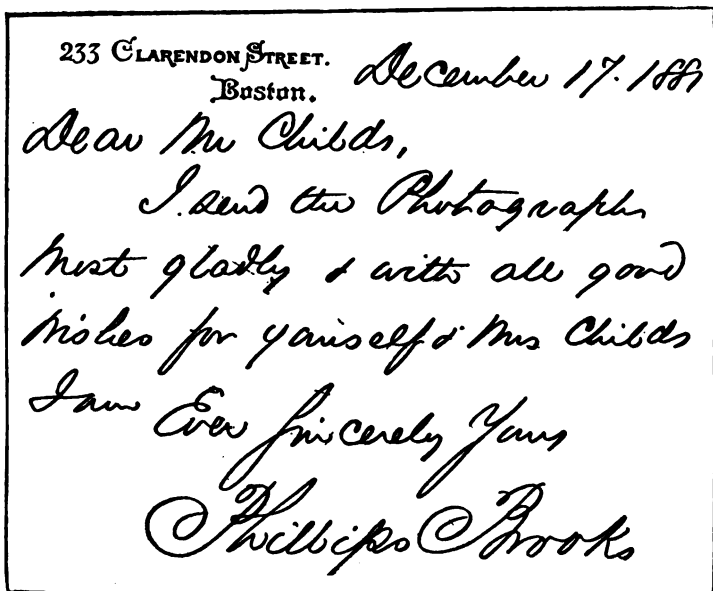
The Oaks,

February fourteenth.

## Exercise 106

1. Write an invitation to Mr. and Mrs. William Fielding to dine with you on Wednesday next, at eight o'clock.
2. Write an acceptance to the above invitation.
3. Write a regret to the above invitation.
4. Miss Charlotte Brewster is to give a whist party a week from Tuesday at eight o'clock. Write her invitation to Miss Lavinia Caldwell.
5. Write Miss Caldwell's acceptance.

The letters which follow show the characteristics of celebrated men of different nationalities in writing informal notes.



Facsimile of autograph letter in the George W. Childs collection,  
Drexel Institute.

Aug 14. 1890

38. Berkeley Square. W.

My dear Mr Childs -

Many thanks for  
sending me the handsome  
memorial volume, though it  
was not needed to give  
me a pleasant memory of  
you and yours -

Yours truly

G. H. Stanger

18. rue Suquet  
Paris 15 August

Dear Sir

I found yesterday on my return to  
Paris your magnificent volume and  
I hasten to return my best thanks.  
Need I add that I will read it with  
the greatest interest.

I beg to remain, dear Sir,

Y<sup>rs</sup> v<sup>l</sup> faith<sup>l</sup>  
Gadailley

Hartford, Apl. 1/85.

Dear Madam:

Of course I respond, & with the greatest pleasure. When Baltimore asks anything of me, my heart is ready to say Yes, before my head has had a chance to inquire what it is.

I am but this moment returned from a 3-days' absence, but I hope I am still in time

Very truly Yours  
S. L. Clemens

**Letters of Congratulation and Condolence.** To write a graceful letter of congratulation or a comforting letter of condolence requires both kindly instinct and tact, and the writer must have a delicate and sensitive appreciation of the finer feelings of life. Such letters should not be studied in their composition, but sympathetically spontaneous, and spring from a heart which is glad at a friend's success, or sincerely solicitous of his sorrows and afflictions. Engagements, marriages, births, and deaths are always events of importance in the families of our friends, and it is very remiss in us not to show our interest in them. The kind and encouraging expression of our friends' approval and felicitations upon any happy event in our lives augments and sweetens our own gratification, and their sympathy when we are in sorrow and distress comforts us and revives our hope. Unless one feels, however, that his letter will add to the happiness of the recipient, or be helpful to him in grief, it should not be written, otherwise it comes as an unwelcome intrusion instead of a messenger of joy or peace.

The following letters are introduced for the purpose of showing how some masters of literature have expressed themselves in letters of congratulation and condolence. Such letters cannot be manufactured. They can be written only when one is glowing with the vivacious spirit, or imbued with the tender and

sympathetic mood. They are produced like the improvisations of an organist. One cannot read these masterpieces without having his sensibilities quickened and all his higher emotions gently stirred. Such letters are an unfailing source of inspiration.

### CONGRATULATION ON ANNOUNCEMENT OF ENGAGEMENT

George Bancroft to Charles Sumner

NEWPORT, Sept. 15, 1886.

MY DEAR SUMNER :

Though you may think I come tardily, like the lame son of the Israelitish king, yet you must receive with a true welcome my heart-felt congratulations on the impending change which is to make of the rest of your life a romance of untold happiness. Love in very young folks is so natural that it is no more observable than the blending of two drops of dew into one, or the mixing of two tears, or the junction of two tiny brooks, or anything else that may be charming but is commonplace and not noteworthy; but when a man of mature years, of high endowments, of the most varied culture, a robust nature, hardened by conflicts, treading the paths of ambition with energy and daring, is touched by the tender passion, love gains majesty as well as gentleness. To feel the passion of love in its full force, the subject of it needs to have the ripened experience of an active and unblemished character, the strength of a powerful, complete, and undecaying manhood.

To the lady in whom your affections have found a home I had the pleasure of being presented a few years ago; but I do not know her well enough to justify my writing to her directly; so I must claim of you to be the bearer of my regard, and to charge her to include me henceforward among her friends, having so many

years been included among yours. I hope your marriage will prove not only fraught with blessings for you and for her, but an omen of peace to the country, in whose history you have gained yourself so lasting a name. Mrs. Bancroft joins in all I have written, and more.

I am ever, dear Sumner, most faithfully yours,

GEORGE BANCROFT.

### ANNOUNCING THE BIRTH OF A CHILD

Oliver Wendell Holmes to Mrs. Charles W. Upham

March 9, 1841.

MY DEAR ANN:

Last evening, between eight and nine, there appeared at No. 8 Montgomery Place a little individual who may hereafter be addressed as

----- Holmes, Esq.,

or

The Hon. ----- Holmes, M.C.,

or

His Excellency ----- Holmes, President, etc.,  
but for the present is content with scratching his face  
and sucking his right forefinger.

### LETTERS OF CONDOLENCE

William Cowper to Joseph Hill, Esq.

MY DEAR FRIEND:

To condole with you on the death of a mother aged eighty-seven would be absurd; rather, therefore, as is reasonable, I congratulate you on the almost singular felicity of having enjoyed the company of so amiable and so near a relation so long. Your lot and mine in this respect have been very different, as, indeed, in almost every other. Your mother lived to see you rise, at least to see you comfortably established in the world;

mine, dying when I was six years old, did not live to see me sink in it. You may remember with pleasure, while you live, a blessing vouchsafed to you so long; and I, while I live, must regret a comfort of which I was deprived so early. I can truly say that not a week passes (perhaps I might with equal veracity say a day) in which I do not think of her. Such was the impression her tenderness made upon me, though the opportunity she had for showing it was so short. But the ways of God are equal; and when I reflect on the pangs she would have suffered had she been a witness of all mine, I see more cause to rejoice than to mourn that she was hidden in the grave so soon.

L. Agassiz to Charles Sumner

CAMBRIDGE, Oct. 2, 1867.

MY DEAR SUMNER:

You have my deepest and truest silent sympathy.

Ever truly your friend,

L. AGASSIZ.

**LETTER ACKNOWLEDGING THE RECEIPT OF A  
PRESENT**

Of a Barometer

Oliver Wendell Holmes to James T. Fields

21 CHARLES STREET, July 6, 8.38 A.M.

Barometer at 30 $\frac{1}{10}$ .

MY DEAR FRIEND AND NEIGHBOR:

Your most unexpected gift, which is not a mere token of remembrance, but a permanently valuable present, is making me happier every moment I look at it. It is so pleasant to be thought of by our friends when they have so much to draw their thoughts away from us; it is so pleasant, too, to find that they have cared enough about us to study our special tastes — that you can see why

your beautiful gift has a growing charm for me. Only Mrs. Holmes thinks it ought to be in the parlor among the things for show, and I think it ought to be in the study, where I can look at it at least once an hour every day of my life.

I have observed some extraordinary movements of the index of the barometer during the discussion that ensued, which you may be interested to see my notes of:—

Mrs. H. Barometer.

My dear, we shall of course keep this beautiful barometer in the parlor. Fair.

Dr. H.

Why, no, my dear; the study is the place. Dry.

Mrs. H.

I'm sure it ought to go in the parlor. It's too handsome for your old den. Change.

Dr. H.

I shall keep it in the study. Very dry.

Mrs. H.

I don't think that's fair. Rain.

Dr. H.

I'm sorry. Can't help it. Very dry.

Mrs. H.

It's — too — too — ba-a-ad. Much rain.

Dr. H.

(Music omitted.)

'Mid pleas-ures and paaal-a-a-c-es. Set fair.

Mrs. H.

I will have it! You horrid — Stormy.

You see what a wonderful instrument this is that you have given me. But, my dear Mr. Fields, while I watch its changes, it will be a constant memorial of unchanging friendship; and while the dark hand of fate is traversing the whole range of mortal vicissitudes, the golden index of the kind affections shall stand always at SET FAIR.

## CHAPTER XV

### POSTAL INFORMATION

(REVISED TO JANUARY, 1911)

**The Growth of the Post Office.** From the earliest ages, governments have regarded posts as one of their exclusive privileges, to be controlled, granted away, and revoked as necessity demanded, or as pleased the whims of rulers. It is, therefore, not surprising that when the founders of our government formed the Constitution they provided —

“That Congress shall have power to establish post offices and post roads.”

From this beginning has grown that well-nigh indispensable institution which has become an essential part of our government, and which reaches practically every house in the land. In this age of quick communication, we forget how great has been the advance in a hundred years; in 1800, for example, the time required to exchange mail was more days than it takes hours at the present. With rapid transportation and present post-office facilities, we send forth our letters, and they quickly bring us news of our friends, and enable us readily to transact business with those hundreds of miles away.

The present Post-Office Department of the United



**TWENTIETH CENTURY MAIL TRAIN.**



States is, doubtless, the greatest business machine in the world. Considering the extent of territory served, the number of employees, the generally ample and satisfactory facilities afforded, the cheapness of its rates, and the safety and certainty with which it transmits the hundreds of millions of dollars intrusted to its money order or registered mail division, the people of the United States may felicitate themselves upon the success of this great enterprise. As no other part of the government so nearly concerns every individual citizen, it is incumbent that each should be jealously interested in its services and in its growth.

The growth of the postal service is much more than an index of the national advance in population and wealth; it is also the measure of a marvellous intellectual development. The service is a colossal educational agency, quickening the mind and energizing the spirit of our entire people.

## BRIEF HISTORY OF THE POST OFFICE

The following is a summary of the development of the post office in the United States:—

- 1639. Post office established in Boston.
- 1672. A monthly mail to Boston established by the government of New York.
- 1692. Postal system for the American colonies projected.
- 1710. Postal system for the American colonies established.

- 1717. A mail route put in operation between Boston, Mass., and Williamsburg, Va., transmitting letters in four weeks.
- 1787. Benjamin Franklin made deputy postmaster general for the colonies.
- 1753. Franklin becomes deputy postmaster general in America.
- 1756. Stages carry the mails between Philadelphia and New York.
- 1760. Franklin establishes mail coaches from Philadelphia to Boston.
- 1775. The Continental Congress elects Franklin postmaster general.
- 1777. The Continental Congress passes a resolution appointing an inspector of dead letters.
- 1782. Rate of postage fixed by Continental Congress for single letters, ranging from 4.7 cents under 60 miles to 14.8 cents for 200 miles and 3.4 cents for each additional hundred miles.
- 1794. Letter carriers are employed at the discretion of the postmaster general to deliver letters on the payment of 2 cents for each letter.
- 1810. A general post office is established at Washington.
- 1829. The Postmaster General becomes a member of the President's Cabinet.
- 1832. System of house to house delivery of mail introduced in Washington, called penny-post system; charge for delivery of letter 2 cents. One postman for entire city.
- 1834. Railroads first carried the mail.
- 1839. Modern envelopes for letters first used.
- 1847. The use of postage stamps authorized.
- 1851. Three cents per half ounce for distance under 3000 miles, postage prepaid, becomes the rate of letter postage.
- 1852. Congress passes an act providing for stamped envelopes.

- 1855. Registration of letters introduced.
- 1856. Prepayment of postage made compulsory.
- 1858. Street-letter boxes are set up in Boston. In the same year the first overland mail was established from St. Louis to San Francisco.
- 1861. Merchandise admitted to the mail.
- 1863. Uniform rate of 3 cents established irrespective of distance. Receiving boxes authorized.
- 1863. Free delivery of letters inaugurated in forty-nine cities.
- 1864. Money-order system established.
- 1868. Uniforms authorized for letter carriers.
- 1872. Free delivery by letter carriers in cities of 50,000 population.
- 1872. Order of postmaster general requiring carriers to wear uniform.
- 1873. One-cent postal cards made their appearance.
- 1878. Registration (heretofore restricted to first class) to take in all classes of mail.
- 1883. Postage of first-class mail reduced to 2 cents per half ounce.
- 1885. Special delivery system authorized. In the same year letter postage reduced to 2 cents per ounce.
- 1893. Fee for registration reduced to 8 cents.
- 1896. Rural free delivery of mail established.
- 1902. Indemnity for registered first-class mail not to exceed \$25.
- 1909. Registry fee advanced to 10 cents and indemnity for registering first-class mail not to exceed \$50.

The phenomenal growth of the post office is shown by statistics; in 1790 the population of the United States was 4,000,000; while in 1900 it was over 76,000,000. In 1790 the wealth of the people in real and personal property, probably aggregated \$2,000,000,000, while in 1900 it was conservatively estimated at \$80,000,000,000. In 1790 there were 75 post offices, while in 1900 there were 76,691. In 1790 the postal revenues were \$37,975, and in 1900, \$102,354,579.29. Therefore, while the

population of the country had increased nineteen times, the number of post offices had increased a thousand times, and the revenues of the service twenty-seven hundred times.

**Organization of the Post Office.** The original idea of the post office was simply the transporting of letters and periodicals. From time to time, however, there have been added what may properly be termed legitimate extensions of this function, and the post office now in its organization consists of several divisions, the principal of which are: Money-order Division, Registry Division, Dead-letter Office, Special Delivery, and Free Rural Delivery.

#### THE MONEY-ORDER DIVISION

The Money-order Division was established by Act of Congress, May 17, 1864; *its object is to secure safety in the transfer of small sums of money through the mails.* So great is the convenience of this service to the public that over \$300,000,000 are sent annually through this department.

**Domestic Money Orders.** There are two kinds of money orders,—domestic and international. The domestic orders are those issued and paid in any part of the United States, Canada, Cuba, Hawaii, Philippine Islands, Shanghai, and Newfoundland. International orders are those issued in one country and paid in another. Domestic money orders are issued in the following manner; upon application for a money

order, a slip like the following is furnished to the applicant:—

<b>Stamp of Issuing Office</b>		<b>Form No. 6001.</b>
Dollars	Cents	<b>DOMESTIC.</b>
\$	<div style="position: absolute; top: 5px; right: 5px; font-size: 8px;">100</div>	
<b>Fee</b> _____ <b>cents</b>		<b>No.</b> _____
Space above this line is for the Postmaster's record, to be filled by him.		
<b>Application for Money Order.</b>		
<b>Amount</b> _____ <b>Dollars</b> _____ <b>Cents.</b>		
<b>Sent to</b> _____ _____		
<b>City or town</b> _____		
<b>Street and No.</b> _____		
<b>State</b> _____		
<b>Sent by</b> _____ _____		
<b>Address of sender : No.</b> _____ <b>Street.</b>		

On the back of this application slip the following matter is printed :—

## **Fees Charged for Money Orders**

Payable in the United States (which includes Guam, Hawaii, Porto Rico and Tutuila, Samoa); also for Orders payable in Canada, Cuba, Newfoundland, the United States Postal Agency at Shanghai (China), and the Philippine Islands.

For Orders for sums not exceeding \$2.50	..... 3 cents.
If over \$ 2.50 and not exceeding \$ 5.00	..... 5 cents.
" \$ 5.00 and not exceeding \$ 10.00	..... 8 cents.
" \$10.00 and not exceeding \$ 20.00	.....10 cents.
" \$20.00 and not exceeding \$ 30.00	.....12 cents.
" \$30.00 and not exceeding \$ 40.00	.....15 cents.
" \$40.00 and not exceeding \$ 50.00	.....18 cents.
" \$50.00 and not exceeding \$ 60.00	.....20 cents.
" \$60.00 and not exceeding \$ 75.00	.....25 cents.
" \$75.00 and not exceeding \$100.00	.....30 cents.

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### **Memoranda of Issuing Postmaster :**

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**NOTE.**—The maximum amount for which a single Money Order may be issued is \$100. When a larger sum is to be sent additional Orders must be obtained. Any number of Orders may be drawn on any Money Order office; but, if Orders are drawn in excess of \$100 on any one day upon an office of the 4th class, notice of the fact by letter (or Form 6087) is to be promptly sent the Department by the Issuing Postmaster so that provision may be made for payment.

Applications must be preserved at the office of issue for four years from date of issue.

[EDITION October 1, 1902.]

UNITED STATES POSTAL MONEY ORDER.

No 5802

TO BE STAMPED HERE

THIS ORDER MUST CORRESPOND IN PARTICULARS TO ITS ADVISE OF SAME NUMBER AND DATE.

190 .

PAY TO THE ORDER OF

\$ DOLLARS, CENTS.

(AMOUNT FOR WHICH ISSUED)

IN ABOVE SPACES WRITE THE AMOUNT IN FIGURES. ON NEXT LINE, IN BODY OF ORDER, REPEAT THE AMOUNT, THERE USING A WORD OR WORDS TO EXPRESS NUMBER OF DOLLARS.

DOLLARS, CENTS.  
FOR DOLLARS WRITE WORDS.  
FOR CENTS USE FIGURES.

TO THE POSTMASTER AT

POSTMASTER.

THE MAXIMUM AMOUNT FOR WHICH ANY POSTAL ORDER CAN LAWFULLY BE ISSUED IS ONE HUNDRED DOLLARS.

SIGN NAME OPPOSITE WHEN PAYMENT IS MADE.

Received Payment,

Manufactured under patent of American Accounting Co., Chicago, Ill.

DATED STAMP

OF ISSUING OFFICE

## INFORMATION FOR THE HOLDER.

1. DO NOT HOLD THIS ORDER AS A RECEIPT: SEND IT TO THE PERSON TO WHOM THE MONEY IS TO BE PAID.
2. DO NOT MUTILATE THIS ORDER, OR CHANGE ANY PORTION OF IT.
3. IF THE HOLDER DESIRES TO TRANSFER THIS ORDER TO ANOTHER PERSON HE WILL SIGN THE FOLLOWING FORM OF ENDORSEMENT.

PAY TO \_\_\_\_\_  
THE AMOUNT OF THIS ORDER

\_\_\_\_\_  
PAYEE

\_\_\_\_\_  
MORE THAN ONE ENDORSEMENT IS PROHIBITED BY LAW.

(THIS SPACE FOR STAMPS OF BANKS. THESE ARE NOT REGARDED AS ENDORSEMENTS.)

\_\_\_\_\_  
IF NOT PRESENTED FOR PAYMENT BEFORE THE EXPIRATION OF ONE YEAR FROM THE LAST DAY OF THE MONTH IN WHICH ISSUED, AN ORDER BECOMES INVALID BY LAW, AND TO OBTAIN THE AMOUNT, THE OWNER SHOULD PRESENT IT TO THE POSTMASTER AT A MONEY ORDER OFFICE, WHO WILL FORWARD IT WITH AN APPLICATION FOR A WARRANT, WHICH WILL BE ISSUED BY THE DEPARTMENT IN LIEU THEREOF FREE OF CHARGE.

The blanks are filled by the applicant, and the slip is handed to the money-order clerk with the amount of remittance and the required fee. From this slip the money-order clerk makes out the money order, the form of which is shown on pages 163 and 164.

This order must be sent to the person to whom payment is intended. The purchaser of the money order is given a receipt like the following:—

<p>✂ DETACH HERE; THIS RECEIPT IS FOR THE REMITTER.</p>	
<p>No 5802</p>	<p>RECEIPT FOR U. S. POSTAL MONEY ORDER.</p>
<p>DOLLARS,      CENTS.</p>	<p>(AMOUNT FOR WHICH ISSUED) TO BE GIVEN BY THE ISSUING POSTMASTER TO THE PURCHASER, WHO WILL RETAIN SAME AND PRE- SENT IT AT THE OFFICE WHERE ISSUED IF NECESSARY TO MAKE IN- QUIRY REGARDING THE ORDER.</p>

The applicant should read the money-order application and money order carefully, as they have printed on them all necessary information. No single money order shall be issued for more than \$100. When it is required to send larger sums than \$100, additional money orders must be obtained. Banks will receive money orders on deposit.

*Indorsement of Money Order.* There may be *one* indorsement of a money order. More than one indorsement invalidates the order, and the holder,

to obtain payment, must apply in writing to the Postmaster General for a new order in lieu thereof, returning the original order.

*Loss of Money Order.* In the event of loss or destruction of a money order, the remitter, payee, or indorsee may make application through either the office at which the original was issued or the office on which the original was drawn, for a duplicate to be issued in lieu thereof. Apply to the postmaster for the form of application for duplicate. No charge is made for the issue of a duplicate order.

*Payment of Invalid Domestic Orders.* A money order becomes invalid if not presented for payment within one year from the last day of the month of issue. Such orders will be paid after the year, however, by warrants of the Postmaster General, countersigned by the auditor for the Post-office Department.

In order to obtain payment of the amount of an original or duplicate order which is more than one year old, the holder must present the same to the postmaster of any money order post office, with an application for a warrant. Upon receipt of the application, a warrant for the amount of the original order, drawn upon the Treasury of the United States, will be issued without charge to the applicant and mailed to his address.

*International Money Orders.* So far as is practicable, the methods of transacting domestic money-

order business are employed in the transacting of international money-order business. More care must be exercised by the applicant in filling out the application blank and also in regard to the payment of such orders because of the increased liability to error arising from the inability, in many instances, of the persons presenting such orders to speak the English language. International money orders may be sent only to countries with which the Postmaster General has concluded postal treaties. Money-order conventions have been made with most foreign countries. Some do not transact money-order business as part of their postal system; with others negotiations are in progress. When conventions are concluded, due notice of the details thereof are given to postmasters at offices authorized to issue international money orders, either through the Postal Guide or by circular. At present money orders are exchanged direct between the United States and forty-eight foreign countries. Through indirect exchange the United States reaches many other countries and places. International money orders are issued in the following manner; upon application for a money order a blank as shown on page 168 is furnished to the applicant.

On page 169 is shown the back of the application blank, which gives full instructions for the guidance of the sender.



{ Advice sent through the Exchange Office at  
.....

U. S. MONEY		FOREIGN MONEY
No. ....	Amount, \$ .....	.....
No. ....	Amount, \$ .....	.....

(Space above this line is for the Postmaster's record, to be filled in by him.)

## Application for International Money Order

Payable in .....  
(Postmaster will write "Great Britain" or "Italy," etc., as case may be.)

(Spaces below to be filled in by the applicant, or by some person for him.)

For the sum of .....  
and .....

**Sent to** .....

Residence or  
place of  
business of  
the person to  
whom the  
money is to  
be paid.

{ Town (or City) of .....  
No. ...., Street  
County, Canton, }  
Kreis or Department, }  
Province, .....  
Country, .....

**Sent by** .....

(Write here the name of the Remitter.)

Residence or  
place of  
business of  
person by  
whom the  
money is  
sent.

{ No. ...., Street  
Town or City, .....  
State of .....

(See other side.)

# Fees Charged for Issuing International Orders

IN EFFECT AUGUST 1, 1902

DOMESTIC RATES	INTERMEDIARY RATES	INTERNATIONAL RATES
WHEN PAYABLE IN CANADA, CUBA, NEWFOUNDLAND AND THE PHILIPPINES:	WHEN PAYABLE IN BOLIVIA OR MEXICO, COSTA RICA, LIBERIA, TRANSVAAL, PERU:	WHEN PAYABLE IN ANY OTHER FOREIGN COUNTRY:
<i>The Domestic form must be used for these Orders.</i>	<i>Use the International form for these Orders.</i>	<i>Use the International form for these Orders.</i>
For Order not exceeding	For Order not exceeding	For Order not exceeding
\$2.50 . . . . . 8 cents	\$10 . . . . . 5 cents	\$10 . . . . . 10 cents
Over \$2.50 to \$5 . . . 5 cents	Over \$10 to \$20 . . . 10 cents	Over \$10 to \$20 . . . 20 cents
" \$5 to \$10 . . . . . 8 cents	" \$20 to \$30 . . . 15 cents	" \$20 to \$30 . . . 30 cents
" \$10 to \$20 . . . 10 cents	" \$30 to \$40 . . . 20 cents	" \$30 to \$40 . . . 40 cents
" \$20 to \$30 . . . 12 cents	" \$40 to \$50 . . . 25 cents	" \$40 to \$50 . . . 50 cents
" \$30 to \$40 . . . 15 cents	" \$50 to \$60 . . . 30 cents	" \$50 to \$60 . . . 60 cents
" \$40 to \$50 . . . 18 cents	" \$60 to \$70 . . . 35 cents	" \$60 to \$70 . . . 70 cents
" \$50 to \$60 . . . 20 cents	" \$70 to \$80 . . . 40 cents	" \$70 to \$80 . . . 80 cents
" \$60 to \$75 . . . 25 cents	" \$80 to \$90 . . . 45 cents	" \$80 to \$90 . . . 90 cents
" \$75 to \$100 . . . 30 cents	" \$90 to \$100 . . . 50 cents	" \$90 to \$100 . . . 1 dollar

Observe that for Orders payable in *Canada, Cuba, Newfoundland* and the *Philippines* only the Domestic rate is to be charged, and the Domestic forms are to be used.

☞ Take notice that the maximum amount for which a Money Order may be drawn payable in the United Kingdom, Bermuda, Jamaica, Cape Colony or British Guiana, is.....\$50.00.

☞ There is no limitation to the number of International Orders that may be issued, in one day, to a Remitter, in favor of the same Payee.

## INSTRUCTIONS

In the application the given name of the Remitter and Payee, or Initials thereof, should precede their surnames respectively. If the Payee has only one given name, it should be written in full, if known to the Remitter. For example, the name John Jones should be so written, and not as J. Jones. The given name or names of a married woman should be stated, and not those of her husband. For example, Mrs. Mary J. Brown should not be described as Mrs. William H. Brown, unless her own given names or the initials thereof are unknown to the Remitter. Observance of these rules will tend to prevent mistakes and delay in payment.

Names of persons, places and streets, as well as numbers and amounts, should be written *in full* and in the plainest manner possible.

The Postmaster must refuse to issue an International Order payable to any person, if the surname and the initial letters of that person's given names are not furnished by the applicant, unless the Payee be a peer or a bishop, in which case his ordinary title is sufficient. If the Payee be a firm, the usual commercial designation of such firm will suffice, such as "Baring Bros.," "Smith & Son," "Jones & Co."

If the applicant for an Order is unable to write English legibly, the name and address of the Payee may be written in his own language, and in his own handwriting, upon a separate slip of paper, which slip the Postmaster should attach to the advice. The Exchange Offices are provided with facilities for the translation of languages of all countries with which the United States exchanges Orders, and the issuing Postmaster, whenever in doubt as to the meaning of the particulars of the application, should always send with the Advice, a similar slip, in the handwriting of the Remitter, or written by another person, at his request, or under his direction, giving the particulars in question. For this purpose a special form (No. 6083) is provided by the Department.

From the written application the postmaster makes out the money order which is given to the purchaser. The purchaser incloses the money order in an envelope and mails it to the person for whom the money is intended.

While at present there are 72,352 post offices in the United States, 31,387 are money-order offices ; that is, 31,387 of the post offices in the United States issue and pay money orders. Consequently, it is impossible to send money, by means of a money order, to the interior and less inhabited sections of the United States. If one wishes to send money to a district without the money order service, the registry system of the post office offers a safe, quick, and economical means of transmission. The registry system is coextensive with the post office itself.

#### THE REGISTRY SYSTEM

For the greater security in sending valuables through the mails the registry system was established by Act of Congress, March 3, 1855.

The advantages of registering mail matter are :—

1. Its increased security, delivery being practically guaranteed.
2. The returning of a written acknowledgment of its receipt by the addressee.
3. Insurance to the amount of \$50 on first-class matter.

All classes of mailable matter may be registered. To entitle second, third, and fourth class matter to the indemnity of \$50, it must be sent as first-class matter.

**How to register Letters and Parcels.** The letter or parcel to be registered must be properly addressed and must have somewhere on the outside the name and address of the sender.

Mail matter for registry must bear the required postage *in addition* to ten cents in stamps, ten cents being the registration fee. The letter or parcel is then given to the registration clerk, who will give a receipt for it. This receipt is kept by the sender. Below is an illustration of the kind of receipt given.

REGISTERED LETTER NO....., P. O., Springfield, Mass.

*RECEIVED*....., 190 , of.....

*a Letter addressed to*.....

FRANK PAYNE, P. M., per.....

A receipt, similar to the illustration on page 172, will be returned from the person to whom the letter or package is addressed when indorsed "receipt desired."

**REGISTRY RETURN RECEIPT** sent....., 190

**Reg. No.**..... **From Post Office at SPRINGFIELD, MASS.**

\*Reg. Letter } **Addressed to**.....  
 Reg. Parcel }  
**Post Office at**.....

After obtaining receipt below, the Postmaster will mail this Card, without cover and without postage, to address on the other side.

**RECEIVED THE ABOVE DESCRIBED REGISTERED** { **\*LETTER.  
 PARCEL.**

(SENDER'S NAME ON OTHER SIDE.)

*Sign on dotted lines  
 to the right.*

When delivery is made to other than addressee, the name of both addressee and recipient must appear.

\* Erase letter or parcel according to which is sent.

This registry receipt is returned to the sender by due course of mail.

A person may by a written order duly verified authorize the post office to deliver his registered mail to another.

*When, therefore, the sender desires a registered piece delivered to the addressee only, he must so indicate by an indorsement to that effect upon the address side of the letter or parcel; a form for such order is, "Deliver only to the Addressee." In such cases the receipt of registered mail is restricted by the sender to the person to whom it is addressed, and must be delivered to no one else, not even upon the addressee's written order. When it cannot be delivered personally, it*

must be returned to the sender. The indorsement "Personal" does not restrict delivery of a registered letter or parcel to the addressee in person.

Receipts from the addressee of *foreign* registered mail are not returned unless requested by the sender at the time of mailing. Request should be indorsed on the envelope, *e.g.*, "Return receipt demanded."

Identification is required where the applicant for registered mail is unknown.

**Reclaiming of a Registered Letter or Parcel.** A registered letter or parcel may be reclaimed or recalled by the sender at any time before its delivery, upon compliance with the following requirements:—

1. The sender must furnish satisfactory proof of his identity as sender.
2. He must file with the mailing postmaster a written request for the return of the letter or parcel, giving name and address of sender, name and address of addressee, and the registry number of the letter or parcel to be recalled.
3. He must pay all expenses incident to the recovery of the registered letter or parcel.

**Indemnity for Lost Articles.** Every registered letter (or sealed parcel prepaid at the letter rate) mailed and deliverable in the United States is insured against loss up to \$50, and every registered article mailed here and addressed to any foreign country embraced in the Universal Postal Union is insured against loss, except

in cases beyond control, for its value up to 50 francs (approximately \$10).

Notwithstanding that the post office is responsible only to the extent of \$50, it is much safer to send valuable mail matter through the registry division than in the ordinary manner; in its transmission, registered matter is given special care, and should the letter or parcel be lost, there is a greater possibility of its being found.

The increased security given to registered matter is obtained by the use of a distinctive cover for the matter, by its retention in special custody, and by a system of records and receipts showing every transfer of it after mailing; by the latter means it may be traced throughout its journey, from its receipt for mailing until its delivery to the addressee.

The safety of this method of transmitting money or valuables is shown by the fact that in 1902, out of over 22,000,000 registered pieces, but 171 were irrecoverably lost; and for the latter an indemnity of \$654.18 was paid. The failures to deliver were slightly more than one thousandth of one per cent of the total business. It is doubtful whether any private enterprise in the world, doing business of half the magnitude of the registry system, can boast of such a record for safety and efficiency.

**Registry at Door.** The letter carrier will register packages and letters at the door of any house he

serves. All that is necessary is to hand a properly prepared letter or package to the carrier and receive the latter's receipt therefor. This applies to free rural delivery as well as to city delivery. The simplicity of the transaction is evident, and it places the convenience of a modern city bank at the command of a large population resident in villages and the country, as well as those in the city who, for any reason, find it inconvenient to call in person at the bank.

By sending additional packages each of \$50 or less, one may transmit large sums of money through the post office and thus secure the guarantee of the United States government for safe delivery.

**Claims for Indemnity: How made.** Claims for indemnity must be made within one year from the date of loss. A blank form of application for indemnity may be obtained from the postmaster who registered the lost piece. Applications for indemnity must show the following:—

1. That claim for indemnity is made within one year from date of loss.
2. It must give a correct description of the lost registered piece, together with the particulars as to the time and place when mailed.
3. The sender must, in the form of an affidavit, state the nature and value of the contents of the lost package, the name of the owner, the fact of the loss, and that no compensation or reimbursement on account thereof has been made.

4. The owner must furnish an affidavit as to his ownership of the lost package and its contents, and that he believes it to have been lost in the mails.

5. The amount of indemnity must be plainly written in the application.

#### DEAD-LETTER OFFICE

Mail that cannot be delivered from any cause whatever is called "dead matter," and if there are no directions for its return to the sender, such mail is sent to the Dead-letter Office at Washington. Here it is opened, and if the address of the sender is found on the inside, it is returned to him, otherwise the letter is destroyed. Therefore *don't mail letters or packages without having name and address written or printed upon the upper left-hand corner of the envelope or wrapper.* (Give street and number in large cities.) This will insure prompt return if not delivered, and will prevent mail being sent to the Dead-letter Office and there opened.

**"Dead Matter": How treated.** Unclaimed domestic letters received in the Dead-letter Office are opened for the purpose of return to the sender. Those containing inclosures of value are carefully recorded and returned to senders or, as far as practicable, delivered to the parties to whom addressed; this is done without application. Letters which do not contain inclosures of value are not preserved, and no

record of them is kept. They are, as soon after their receipt as the business of the office will permit, returned to senders, when the letters disclose the names and addresses of such senders. When the names of writers do not appear, or their addresses are incomplete, the letters are immediately destroyed. Letters containing money or other articles of value which have failed of restoration to the owner are placed on file to await application. *Those containing money may be reclaimed within four years.*

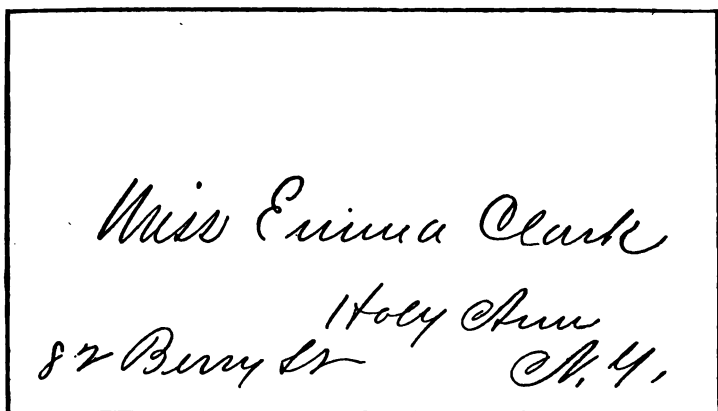
*Parcels of merchandise are held one year, if not sooner delivered, and are then sold at auction.* Unaddressed parcels and such articles as are found loose in the mails and received at the Dead-letter Office more than six months prior to the annual sales are included in such sales. Newspapers, pamphlets, periodical publications, unless of special value, catalogues, advertising matter, etc., are not preserved or recorded.

*Registered matter* is carefully recorded and may be traced. In applying for such matter, full particulars, address, registered number, date of mailing, date of sending to Dead-letter Office, if known, and office from which sent, should be stated.

Ordinary foreign letters are not retained or opened, but are returned to the countries in which they originated, and no record of them is kept. Foreign registered letters and parcels of merchandise are recorded and may be traced.

Letters addressed care of hotels, undelivered and sent to the Dead-letter Office, may be traced, and their disposition ascertained from the lists which accompany them; but in all other respects they are treated like other unclaimed letters, as described above. The addresses of letters imperfectly directed are corrected as far as possible, and the letters forwarded to destination unopened. The larger number are, however, opened and treated as in other cases.

Letters and parcels mailed without addresses are immediately opened and treated as other forms of "dead matter."



*Delivered unopened at 82 Berry St., Olean, N. Y.*

In applying for letters with valuables inclosed, care should be taken to describe the things sought and to furnish full particulars as to place and date of mail-

ing, etc. These particulars are indispensable, and if furnished in the first instance will save time.

Mr  
Giuseppe Gallo  
Box No. 142  
Cheppschilly N. Y.

Delivered Box 142, Peekskill, N. Y.

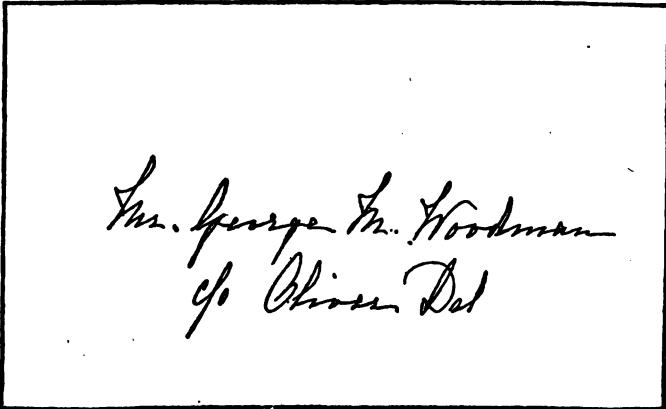
The Dead-letter Office delivers to owners unopened over one million pieces a year, and about two million

of Dziójre city i wani  
wenkel Street #1  
N<sup>o</sup> 36 N. Y. Unclaimed  
Gregor Swierkocki  
North America.

Midland

Delivered at 36 Van Winkle Ave., Jersey City, N. J.

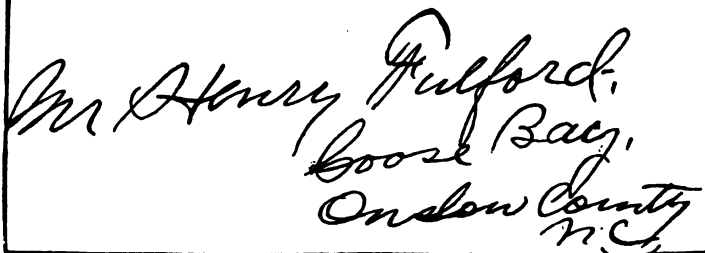
and a half opened letters and parcels. The facsimiles on pages 178, 179, and 180 show the character of the



*Mr. George M. Woodman  
c/o Oliver Ditson*

*Delivered c/o Oliver Ditson, Boston, Mass.*

addresses or lack of addresses on thousands of the letters which reach this office. Insufficient and unde-



*Mr Henry Fulford,  
Goose Bay,  
Onslow County  
N.C.*

*Delivered at Duck Creek, N.C.*

pherable as these addresses are, to the credit of the clerks in the Dead-letter Office, be it said that they restore to owners unopened over one million pieces of mail every year. Nearly fifty thousand letters reach this office annually with no address whatever.

**How to recover Lost Mail Matter.** Write to the First Assistant Postmaster General (Division of Dead Letters), Washington, D.C., giving the following particulars concerning the letter or package which has been lost:—

1. How it was addressed.
2. Who was the writer or sender (give sender's full address).
3. At what place it was mailed,—post office, street letter box, or postal car. If in a letter box, give the location of such box.
4. Who mailed it.
5. When it was mailed (give date as nearly as possible).
6. What it contained (give accurate description of contents).

**Dead-letter Office Sales.** Annual sales of merchandise are held at Washington, D.C., in December. An adequate idea of the variety of the articles which are thus offered for sale can only be obtained by a glance at one of the catalogues of such sales. Here will be found listed books for all tastes, from Fox's Martyrs to the latest novel; articles ranging in value from diamond earrings and 18-karat gold-band

wedding rings to potato mashers and toothpicks; and objects which have a pathetic interest and which suggest the mutability of life, such as baby's slippers and shrouds.

The superintendent of the Dead-letter Office, from his experience, advises that, —

1. Senders should place their names and addresses upon parcels.
2. Parcels should be properly inclosed in strong wrappers, but so wrapped that they may be examined without injury.
3. Parcels should be so securely tied as to prevent the escape of any of their contents.

#### SPECIAL DELIVERY SERVICE

For more expeditious delivery of mail matter than the ordinary service will permit, the Postmaster General established, in 1885, the "Special Delivery Service." To entitle mail to the privileges of this service it must bear, in addition to the usual postage, a *ten-cent special delivery stamp*. The letter or parcel with special delivery stamp will receive special attention, and will be delivered by special messenger *immediately* upon arrival at destination. All matter (first, second, third, and fourth class) may be sent by special delivery.

NOTE. — After July 1, 1907, if 10 cents' worth of stamps, *in addition to the regular postage*, is attached to any letter or package, and the words "*special delivery*" written on the envelope or wrapper, such mail will be delivered as "special."

Special delivery matter is delivered at free delivery offices from 7 A.M. to 11 P.M., and at all other post offices from 7 A.M. to 7 P.M. It is also delivered at free delivery offices on Sundays, and at all other offices if they are open on Sundays. Special delivery must be made at all offices on holidays. Special delivery matter may be registered.

#### PARCELS POST

The United States is behind England, Germany, France, Switzerland, and other European countries in the matter of transmitting parcels through its post office. In the countries named the service is cheaper and the weight allowed greater than in the United States. A few comparisons are sufficient to make the American wonder and reflect. Most of the continental countries deliver by post packages weighing not more than eleven pounds, at the rate of 12 cents a pound. In America the post office delivers packages weighing not over four pounds (except in the case of a single book, on which there is no limit) at the rate of 16 cents a pound. Germany delivers packages anywhere in Germany, weighing as much as 110 pounds, for thirty cents! And for from 2 to 6 cents extra the government insures the package and guarantees its safe delivery. And for an additional fee of a few cents the shipment may be made C.O.D., the post office attending to the collection and remittance, a

thing impossible under our postal system. Germany, France, and England derive an annual profit of eight, ten, and twenty millions, respectively, from their postal system, while the deficit in the United States in 1902 was \$2,937,649.81, and in 1903, \$4,560,044.73. A service which offers such conveniences and such advantages cannot be denied our people many years, especially as so many other nations have amply demonstrated its practicability and feasibility. America, which leads the world in so many respects, will not be satisfied with a postal service inferior in any particular to that of other countries. Wherever adopted, the parcels post has steadily expanded, and, as J. Henniker Heaton, Esq., M.P., says in the *Cosmopolitan*, May, 1903, "Every civilized nation will sooner or later possess a parcels post."

Without discussing the matter in detail, it might be said that the subject is worthy the serious interest and careful consideration of every citizen, for the parcels post, fully developed, will prove an immense economy to all classes of people, and an incalculable stimulus to trade.

Articles of miscellaneous mailable merchandise may be sent by parcels post to the countries and at the rates of postage named on pages 185-186, provided the packages are not sealed and conform to the limits of size and weight and to the other conditions provided in the regulations.

PARCELS POST

**Admissible Matter.** Any article admissible to the domestic mails of the United States may be sent, in *unsealed* packages, by "Parcels Post" to the following-named countries (but to those countries only):—

Australia	France	Newfoundland
Austria	Germany	Nicaragua
Bahamas	Great Britain	Norway
Barbadoes	Guatemala	Peru
Belgium	Honduras (British)	Salvador
Bermuda	Honduras (Republic of)	Sweden
Bolivia	Hongkong	The Danish West Indies
British Guiana	Hungary	The Netherlands
Chile	Italy	Trinidad, including Tobago
Colombia	Jamaica	Turks Island
Costa Rica	Japan	Uruguay
Denmark	Leeward Islands	Venezuela
Dutch Guiana	Mexico	Windward Islands
Ecuador	New Zealand	

**Size and Weight of Packages.** A package must not measure more than 3 feet 6 inches in length, and 6 feet in length and girth combined, except that packages sent to Mexico, Colombia, and Costa Rica may not measure over 2 feet in length. The weight of a single package is limited to 11 pounds, except that parcels for Germany, Hongkong, Japan, Norway, Belgium, Australia, Sweden, Denmark, and The Netherlands, must not weigh more than 4 pounds 6 ounces nor exceed \$50 in value; and a parcel for Peru or Ecuador must not exceed \$50 in value.

**Postage Rates.** Postage must be prepaid in full by stamps affixed at the rate of 12 cents a pound or fraction of a pound, except that on packages to Chile and Ecuador, the rate is 20 cents a pound or fraction thereof. Registry fee 10 cents in addition to postage. Letters or other communications in writing must not be inclosed with such packages.

**Registration.** The sender of a parcel addressed to any of the countries named on the preceding page, except Barbadoes, Great Britain, and The Netherlands, may have the same registered by paying a registry fee of 10 cents, and will receive the "Return receipt" without special charge therefor, when envelope or wrapper is marked "Return receipt requested."

**Place of Mailing.** Matter intended for Parcels Post must not be posted in a letter box, but must be taken to the postoffice and presented to the postmaster, or person in charge, for inspection.

**Directions on Packages.** In addition to name and full address of the person to whom sent, the package must bear the words "Parcels Post" in upper left-hand corner, with the name and address of the sender.

**Prohibited Matter.** Any matter which is declared unmailable in the domestic mails is also denied transmission as "parcels-post" mail. (See page 191.)

**RURAL FREE DELIVERY SERVICE**

**Objects and Benefits.** The free delivery of mail in rural districts is the latest extension of the postal service. Its object, as its title suggests, is to give the advantages of the mail delivery to rural communities. Its benefits are obvious. It broadens the thoughts and activities of country people, and arouses their interest in the events of the day. Nothing is doing more for the higher and more universal education of the rural districts than are these free delivery routes. The farmers and their families, whose conversation previously was of crops and neighborhood gossip, now talk intelligently of politics and matters of general interest, because they receive the news of the day before it is ancient history. Business becomes brisker and pleasures multiply wherever the R. F. D. wagon goes, and the authorities state that few things have so tended to improve and build up outlying lands as this new rural mail service.

**How Established.** Those who desire rural free delivery service petition the Postmaster General through their nearest postmaster for its establishment, and if Congress has made the necessary appropriation and the Postmaster General regards the petition favorably, he sends a government inspector to visit the town or village from which the petition has been received. This inspector goes over the ter

ritory carefully, noting the roads and seeing that the service can be established without undue waste of money. Then comes the selecting of the carrier. This is done by a civil service examination. One man with a substitute is appointed for each route. A carrier receives \$720 per annum, and is to hold his position as long as he discharges his duties with credit. A territory to obtain rural free delivery should have at least five hundred persons to be served with mail.

#### MISCELLANEOUS INFORMATION

**Division of Mail Matter and Rates of Postage.** All mailable matter for transmission by the United States mails within the United States and to Canada, Mexico, Cuba, Tutuila (Samoa), Porto Rico, Guam, Hawaii, Philippines, "the Canal Zone," the Republic of Panama, and Shanghai, China, is divided into four classes, viz.:—

**FIRST CLASS:** Written matter or sealed matter.

**SECOND CLASS:** Periodical publications.

**THIRD CLASS:** Miscellaneous printed matter.

**FOURTH CLASS:** Merchandise.

#### DOMESTIC RATES OF POSTAGE

Letters to any part (first class)	. . . .	2 cents per ounce.
Postal cards to any part (first class)	. . . .	1 cent each.
Periodical publications (second class)	. . . .	1 cent for 4 ounces.
Miscellaneous printed matter (third class)	. . . .	1 cent for 2 ounces.
Merchandise (fourth class)	. . . .	1 cent per ounce.

The full rate applies to each fraction of an ounce, *e.g.*, a letter weighing one and one eighth ounces costs four cents, or as much as one weighing two ounces.

*First-class matter* includes letters, postal cards, and anything sealed or otherwise closed against inspection, or anything containing writing not allowed as an accompaniment to printed matter under class three. For this matter prepayment by stamps is invariably required. Postage on all letters should be fully prepaid, but if paid for one ounce and no more, they will be forwarded, and the amount of deficient postage collected on delivery; if wholly unpaid, or prepaid less than the rate for one ounce, and deposited at a post office, the addressee will be notified to remit postage; and if he fails to do so, they will be sent to the Dead-letter Office; such letters will be returned to the sender if he is located at the place of mailing, providing his address is printed or written upon them.

Letter rates are charged on all productions by the typewriter or by manifolding process, and on all printed imitations of typewriting or manuscript, unless such productions are presented at post-office windows in the minimum number of twenty identical copies separately addressed.

Letters (but no other class of mail matter) will be returned to the sender free if a request to that effect is printed or written on the envelope. There is *no limit of size* for first-class matter fully prepaid. The limit of weight is four pounds. Rate, 2 cents per ounce or fraction thereof.

**Forwarding Mail Matter.** Prepaid first-class matter may be forwarded any number of times without additional charge. Second, third, and fourth-class matter requires a new prepayment of postage every time it is forwarded.

*Second-class matter* includes all newspapers, periodicals, or matter exclusively in print and regularly issued at stated intervals, and as frequently as four times a year; there must be a known office of publication and actual subscribers. Second-class matter must be so wrapped as to enable the postmaster to inspect it. The sender's name and address may be written in publications going as second-class matter, but any other writing subjects this matter to letter

postage. Second-class matter is entitled to *special delivery*. Postage must be *prepaid* on all matter of this class, and there is *no limit of weight or size*. Rate, one cent for each four ounces or fraction thereof. Publishers sending to subscribers are given a rate of one cent a pound or fractional part thereof.

*Third-class matter* includes printed books, pamphlets, engravings, circulars in print (or by hectograph, electric pen, or similar process, when at least twenty identical copies, separately addressed, are mailed at post-office windows at one time) and other matter wholly in print, proof sheets, corrected proof sheets, and manuscript copy accompanying the same. Manuscript unaccompanied by proof sheets must pay letter rates. Third-class matter must admit of easy inspection, otherwise it will be charged letter rates on delivery. There may be placed upon the blank leaves or cover of any book a simple manuscript dedication, or inscription not of the nature of a personal correspondence. Matter of the third-class must be *fully prepaid*, otherwise it will not be forwarded. *The limit of weight is four pounds, except single books*, on which the weight is not limited. This matter is entitled to *special delivery* when special delivery stamps are affixed. There may be inclosed with third-class matter without changing the classification thereof a *single* visiting or business card; a *single* printed order blank, or a *single* printed combination order blank and coin card with envelope bearing return address, or a *single* postal card bearing return address. There is *no limit as to size*. Rate, one cent for each two ounces or fraction thereof.

*Fourth-class matter* includes all mailable matter not included in the three preceding classes, so prepared as to be easily withdrawn from the wrapper and examined. It embraces merchandise and samples of every description. This matter must be *fully prepaid*, and is entitled to *special delivery*. *The limit of weight is four pounds*. There is *no limit as to size*. Rate, one cent for each ounce or fraction thereof.

Second, third, and fourth class matter, whenever forwarded, require additional postage at the same rate at which they were originally mailed. Mail matter of the second, third, or fourth class is not returned to the sender if undeliverable; but if it is of *obvious value* the

postmaster must notify the sender that it cannot be delivered, and give him an opportunity to furnish the return postage; or in the case of third and fourth class matter, to withdraw the matter, if he so prefers, from the mails (either himself or through some person authorized by him) *at the office where it is held*, upon payment of 1 cent postage for each card notice sent him.

Any person who knowingly conceals or incloses any matter of a higher class in that of a lower class, and deposits or causes the same to be deposited for conveyance by mail, at a less rate than would be charged for both such higher and lower class matter, is subject, for every such offence, to a penalty of ten dollars.

**Unmailable Matter.** *What is Unmailable.* Unmailable matter includes all matter which is prohibited from being transmitted in the mails, or which, by reason of illegible, incorrect, or insufficient address of person or office cannot be forwarded to destination or delivered to the person for whom intended.

*Held for Postage.* Matter insufficiently prepaid. This includes domestic matter of the first class which is not prepaid at least one full rate, two cents, and all other domestic matter not fully prepaid.

*Misdirected.* All matter illegibly, incorrectly, or insufficiently addressed.

*Overweight.* All matter weighing over 4 pounds, except second-class matter, single books, and documents printed and circulated by authority of Congress.

Post cards bearing particles of glass, metal, mica, sand, tinsel or other similar substances.

*Destructive.* Articles which are of a harmful nature are forbidden the mails. Among these are poisons, explosives, or inflammable articles, fruits or vegetable matter liable to decomposition, or any article exhaling a bad odor; vinous, spirituous, and malt liquors, and liquids liable to explosion, etc.

*Obscene Matter.*

**Lottery Matter.** That is, letters and circulars known to be concerning lotteries, so-called gift concerts, or other similar enterprises offering prizes, or concerning schemes devised and intended to deceive and defraud the public for the purpose of obtaining money under false pretenses.

**Scurrilous Matter.** That is, matter which is defamatory or threatening written on a postal card; or matter upon an envelope which is calculated to reflect injuriously upon the character or conduct of another.

**Penalty.** The penalty for depositing in or taking from the mails for the purpose of circulating or disposing of any obscene, scurrilous, threatening, or lottery matter is a fine not exceeding \$5000, imprisonment at hard labor not exceeding five years, or both, at the discretion of the court.

**Stamps.** Stamps are issued in denominations from 1 cent to \$5 as follows: 1 cent, 2 cents, 3 cents, 4 cents, 5 cents, 6 cents, 8 cents, 10 cents, 10 cents special delivery, 13 cents, 15 cents, 50 cents, \$1, \$2, \$5, newspaper wrappers 2 cents.

Stamps cut from stamped envelopes are valueless, but postmasters are authorized to give good stamps for stamped envelopes or newspaper wrappers that may be spoiled in directing, if they are presented in whole condition, and with satisfactory evidence of not having been used. The value given is in *postage stamps, stamped envelopes, or postal cards, not in money.*

Books containing postage stamps interleaved with non-adhesive paper are issued. The books are made up of 1-cent and 2-cent stamps, and cost 1 cent more than their postage value.

A book of twenty-four 1-cent or twelve 2-cent stamps costs 25 cents.

A book of twenty-four 2-cent stamps costs 49 cents.

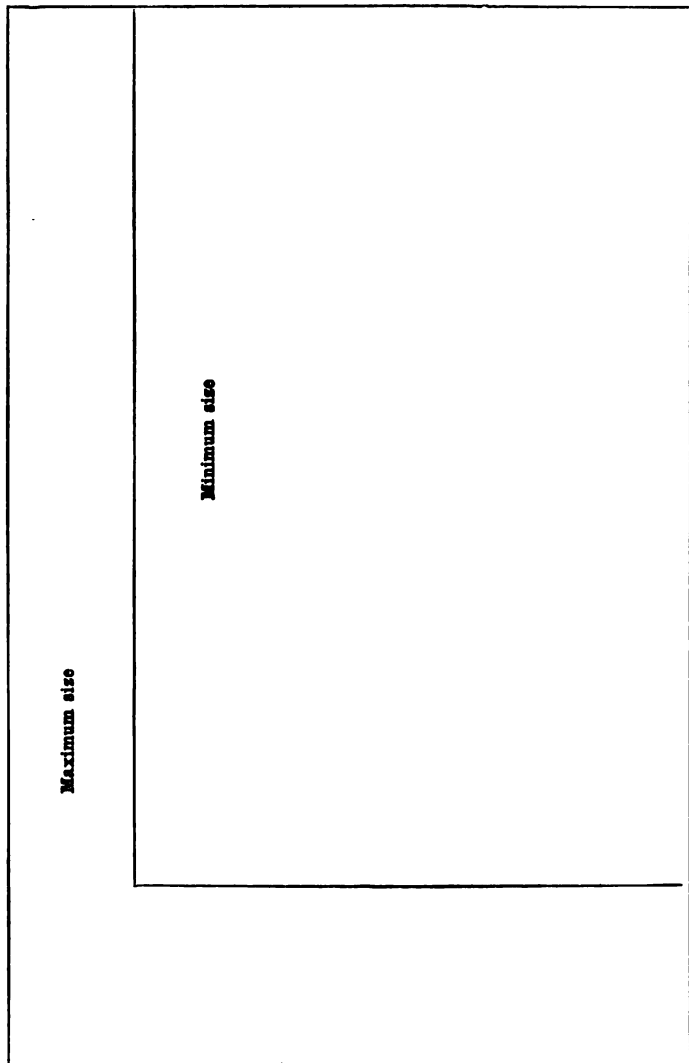
A book of forty-eight 2-cent stamps costs 97 cents.

**Stamped Envelopes.** Stamped envelopes are issued by the Post-office Department, and are known as,—

a. "Ordinary," of various sizes, qualities of paper, and denominations, and either "plain" or "printed," that is, bearing a blank return request.

1. To be entitled to the privileges of private mailing cards the cards must conform to the following conditions:—

(a) Each card must be an unfolded piece of cardboard not exceeding the size fixed by the convention of the Universal Postal Union (9 x 14 centimeters, which is approximately  $8\frac{1}{8}$  by  $5\frac{1}{4}$  inches) nor less than the minimum size of domestic postal cards ( $2\frac{1}{4}$  by  $4\frac{1}{8}$  inches), as shown by the following diagram:—



(b) The form of card and the quality and weight of paper used in its manufacture must be substantially that of the government postal card of like size.  
(c) They may be of any color which does not interfere with the legibility of the address and post mark.  
(d) The face of the card may be divided by a vertical line; the left half to be used for a message, etc., but that to the right for the address only.  
(e) The address may be in writing, printing, or by means of a hand stamp, or adhesive label of not more than  $\frac{3}{4}$  of an inch by 2 inches in size, and the sender may, in the same manner, place his name and address on the back or the face of the card.

b. "Special request," bearing a printed return request, with name and address, *but not business*.

In lots of 500 or more the government prints these envelopes free. They are sold at from \$1 to \$1.20 per thousand.

Stamped envelopes are issued in all the standard sizes with stamps of the value of 1, 2, 4, and 5 cents. Envelopes bearing the embossed stamps do not stick together and are not liable to be missent, as frequently happens where ordinary stamps are used. Stamped envelopes are redeemable. The value given is in postage stamps, postal cards, or other stamped envelopes.

**Postal Cards.** Postal cards are the cards issued by the Post-office Department, and they are of two kinds, viz. :—

a. Single cards 1 cent each.

b. Double cards, or return message cards, 2 cents each.

Postal cards (except double ones) are not returned if undeliverable. They are sent to the Dead-letter Office. Anything but the address upon the address side of a postal card renders it subject to letter postage.

Postal cards "uncanceled" are redeemable at 75 per cent of their value in stamps, postal cards, or stamped envelopes or paper.

Postal cards to foreign countries cost 2 cents each.

Double cards to foreign countries cost 4 cents each.

**Private Mailing Cards.** Since July 1, 1898, it is lawful to transmit by mail, at the postage rate of a cent each, payable by stamps to be affixed by the sender, and under such regulations as the Postmaster General may prescribe, written messages on private mailing cards, such cards to be sent openly in the mails, to be no larger than the size fixed by the agreement of the Universal Postal Union, and to be approximately of the same form, quality, and weight as the stamped postal card now in general use in the United States.

**How to recall Letters.** It sometimes happens that after one has posted a letter or package he desires that it should not be delivered. Many people do not

know that a recall may be effected before the final delivery. The post office permits mail matter to be withdrawn or recalled. This may be done by filling out the official application blanks issued for that purpose. There are two blanks, one to be used for the withdrawal of mail before it has left the office of mailing, the other to be used for withdrawal of mail when it is necessary to telegraph to the postmaster at destination to intercept and return the mail in question. When one desires to recall a letter or package, he should fill out one or the other of the blanks and file it *immediately* with the postmaster. Copies of the blanks above mentioned are shown on pages 196 and 197.

**General Delivery.** For the convenience of persons temporarily sojourning in a city, or for those whose address is not certain, the post office has established the "General Delivery" through which letters having as a part of their address the words "General Delivery," "Transient," "To be called for," etc., indicating that they are intended for transient persons, are delivered on application and after proper identification. Mail intended for general delivery should have that fact indicated, otherwise an attempt may be made to deliver it. Such letters should *not* be addressed, "Care of the Postmaster."

**Sunday and Holiday Mail.** Where mail arrives on Sundays, and where the public convenience re-

# Post Office, San Francisco, Cal.

## DIVISION OF DISTRIBUTION AND DISPATCH OF MAIL.

-----190

POSTMASTER, SAN FRANCISCO, CAL.

Please deliver to myself or bearer a ----- deposited in

----- about -----190

addressed to -----

and described as follows : -----

and in same handwriting, which was written by me or by my authority,  
and which I do not desire forwarded to the addressee for the following  
reasons :  
-----

-----  
(Address) -----

-----  
RECEIVED, -----, 190 , of the Postmaster at San  
Francisco, Cal., the above-described letter for the account of sender.

-----  
(Address) -----

WITNESS :

-----  
[Recall of letter when same has not left office of mailing.]

**Post Office, Boston, Mass.**

-----190

**POSTMASTER, BOSTON, MASS.**

Please recall and deliver to myself or bearer a letter deposited in

----- about ----- M., on -----190

addressed to -----

-----

-----

and described as follows: -----

-----

and in same handwriting as this application, and which was written by me, or by my authority, and which I do not desire delivered to addressee for the following reasons:

-----

It is hereby agreed that if the letter is returned to me, I will protect you from all claims made against you for such return, and will fully indemnify you for any loss you may sustain by reason of such action, and I herewith deposit \$----- to cover all expenses incurred, and will deliver you the envelope of letter returned.

-----

(Address)-----

**RECEIVED**, -----, 190 , of the Postmaster of Boston, the above-described piece of mail matter for account of the sender.

-----

(Address)-----

**WITNESS:**

-----

[Recall of letter after it has left office of mailing.]

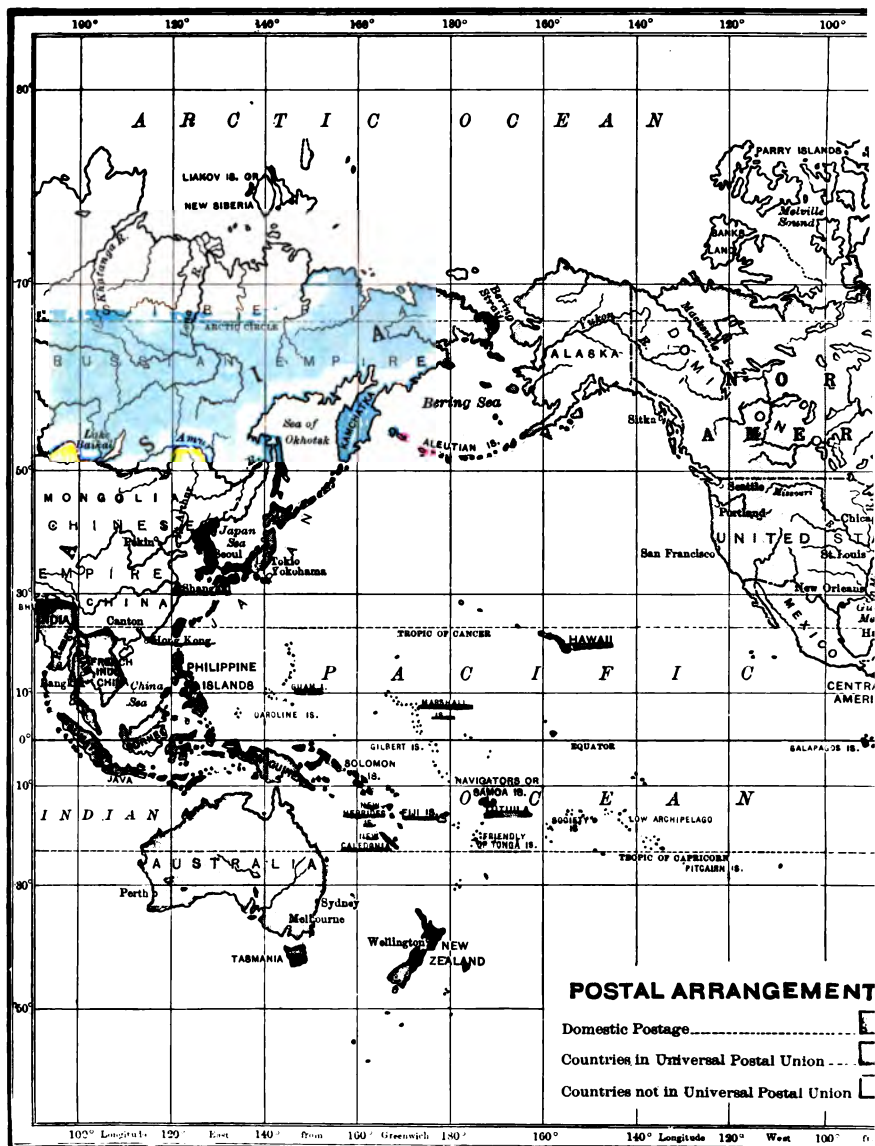
quires it, post offices must be kept open for an hour or more. If the mail is received during the time of public worship, the office need not be opened until after the close of services. Offices need not be opened on Sundays if no mails are received between the hour of closing on Saturday and 6 P.M. Sunday.

In case post offices are open on Sundays delivery of mail must be made to all who apply, as well as to box holders. Postage stamps may be sold; but money orders need not be issued or paid. The registration of mail matter and the delivery of registered matter on Sundays is left to the option of each postmaster. Special delivery mail must be delivered on Sundays as well as on other days, if the post office is open on Sundays.

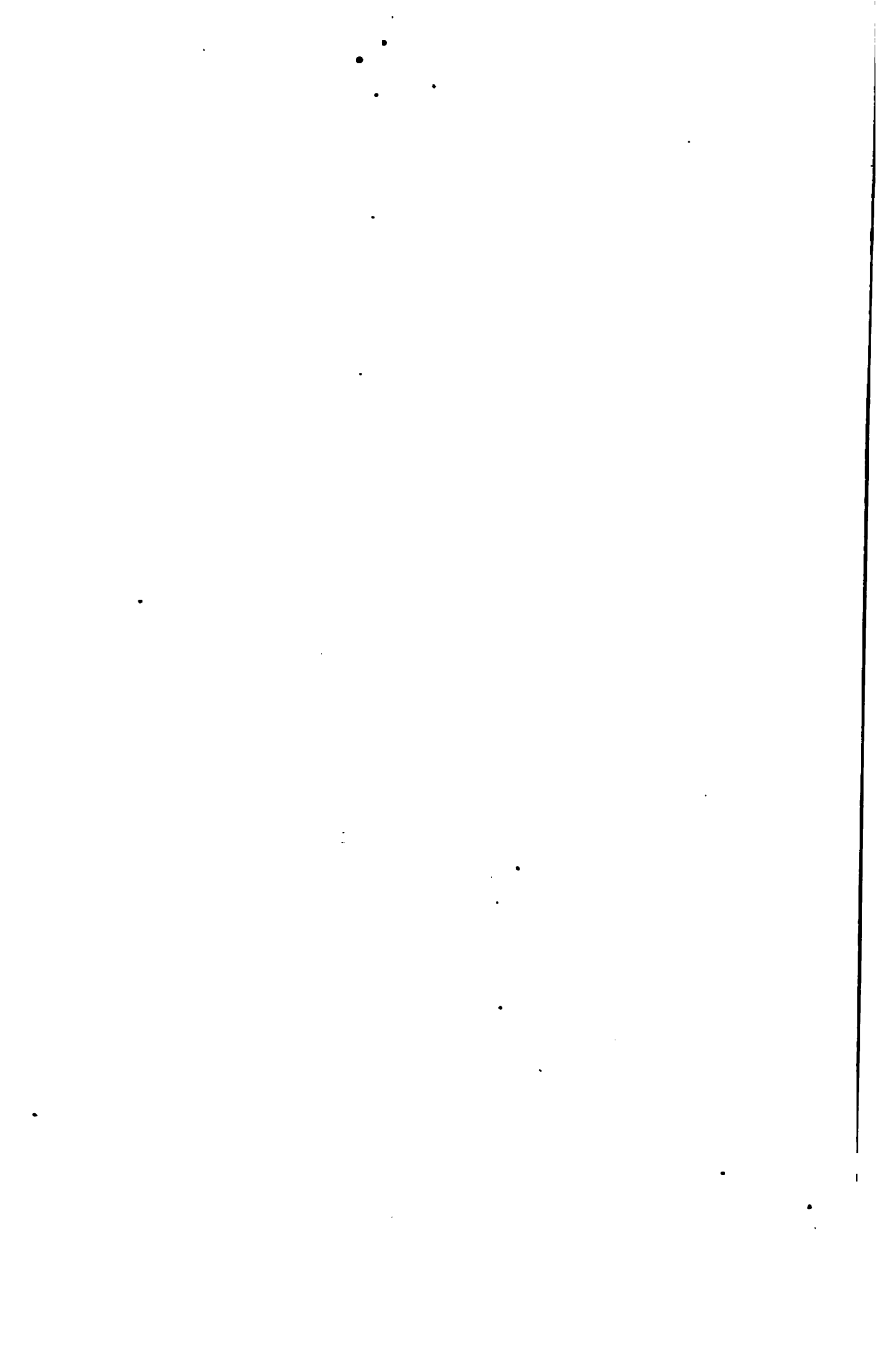
The carriers' windows at free delivery offices must be opened for the delivery of mail matter on Sundays and holidays during the regular office hours.

Postmasters may observe as holidays: New Year's Day (January 1); Washington's Birthday (February 22); Decoration Day (May 30); Independence Day (July 4); the first Monday in September, known as Labor Day; Christmas (December 25); and such other days as the President of the United States or the governors of their respective states may set apart as fast or thanksgiving days, or that may be specially designated as holidays by proclamation of the governors or by the statutes of the states in









which their offices are located. Where a legal holiday falls upon a Sunday, the following Monday may be observed, unless otherwise specially provided by proper authority. Post offices must be kept open on holidays a sufficient length of time to meet the public convenience. Mails will be made up and dispatched as on other days.

#### THE UNIVERSAL POSTAL UNION

Increased international intercourse has made it desirable that there be some means of regulating foreign postal affairs. For this purpose the Postal Union was formed. The aim of the Union is to have, for purposes of international and mail communication, a single postal territory embracing the whole earth, with uniformity of postal charges and conditions of international exchange for all descriptions of correspondence. Nearly all the civilized nations are members.

The credit for the formation of this Union belongs to the United States, as the first idea of a postal congress was suggested here in 1862. The first and preliminary meeting took place in Paris, May 11, 1863, at which were present representatives from Great Britain, France, United States, Prussia, Austria, Belgium, Denmark, Italy, Costa Rica, the German Free Cities, Spain, Portugal, the Netherlands, Switzerland, and the Sandwich Islands. Another meeting was

necessary, and the Congress reassembled at Berne, Switzerland, September 15, 1874. All the countries of Europe, the United States, and Egypt were represented, and a treaty was signed October 9, from which the actual organization of the Postal Union may be said to date. A central office, known as "Le Bureau Internationale de l' Union Postal," was established at Berne, under the superintendence of the Swiss postal authorities, and its expenses are borne by the various countries composing the Union.

The second meeting of the organized Union was held in Paris in May, 1878; the third at Lisbon, February, 1885; the fourth at Vienna, May, 1891; the fifth at Washington, May, 1898. At the time of its formation, the jurisdiction of the Postal Union extended over an area of about 14,294,000 square miles and about 350,000,000 inhabitants, while the Union's present operations cover 40,000,000 square miles, inhabited by no less than 1,100,000,000 people.

The rates of postage applicable to all foreign countries are as follows:—

	Cents
Letters, for the first ounce or fraction of an ounce . . . .	5
And for each additional ounce or fraction of an ounce . . . .	3
Single postal cards (including souvenir cards), each . . . .	2
Double postal cards (including souvenir cards), each . . . .	4
Printed matter of all kinds, for each 2 ounces or fraction of 2 ounces . . . .	1
Commercial papers, for the first 10 ounces or less . . . .	5
And for each additional 2 ounces or fraction of 2 ounces . . . .	1
Samples of merchandise, for the first 4 ounces or less . . . .	2
And for each additional 2 ounces or fraction of 2 ounces . . . .	1
Registration fee in addition to postage . . . .	10
Letters for the United Kingdom of Great Britain and Ireland (per ounce or fraction of an ounce) . . . .	2
Letters to Germany <i>direct</i> (per ounce or fraction of an ounce) . . . .	2
Letters to Germany via Great Britain or France, for the first ounce . . . .	5
And for each additional ounce or fraction of an ounce . . . .	3
Domestic rates apply to Hawaii, Porto Rico, the Philippines, the islands of Guam and Tutuila, the "Canal Zone," and the city of Shanghai, China.	

**Exercise 107**

1. Give the different classes of mail matter and a general description of each.

2. What are the rates of postage for each class, and how must the matter be prepared to entitle it to its particular rate?

3. What will it cost to send the following articles by mail in the United States?

Three letters weighing  $2\frac{1}{2}$  ounces each.

One package of newspapers weighing 9 ounces.

One package of magazines weighing  $16\frac{1}{2}$  ounces.

One book weighing 8 pounds.

One registered letter weighing  $3\frac{1}{2}$  ounces.

One special delivery letter weighing 2 ounces.

One package of merchandise weighing 2 pounds.

Three letters each to Berlin, London, and Paris, weighing 2 ounces each.

4. What is the limit of size and weight of the different classes of mail matter?

5. Describe the method of sending money by the Money-order Department. Give its advantages.

6. Describe the method of registering letters and packages. Give its advantages.

7. To what extent does the post office hold itself liable for the loss or destruction of registered matter?

8. How is the claim for indemnity made?

9. What is meant by parcels post? To what extent has the United States a parcels post?

10. What is meant by the Universal Postal Union?

11. How may letters be recalled?

12. What precautions does the superintendent of the Dead-letter Office advise to secure the return of undeliverable mail matter?

13. Describe the advantages of the special delivery service. What entitles one to the benefits of this service?

14. What matter is unavailable?

**Exercise 108**

On August 25, of the present year, J. H. Haines, of 121 W. State Street, Harrisburg, Pa., mailed a package at the letter box at Second and State Streets, Harrisburg, which contained a dark brier pipe with an amber stem inclosed in a velvet-lined box, and which was addressed to William Cox, Atlantic City, N.J. The article was never received. Haines is under the impression that it had insufficient postage on it. Write a letter to the First Assistant Postmaster General, Division of Dead Letters, Washington, D.C., asking whether such a package has been received at that office.

**POSTAL SAVINGS BANK**

The act of June 25, 1910, establishes Postal Savings Banks in the United States. The act provides for a Board of Trustees, consisting of the Postmaster General, the Secretary of the Treasury, and the Attorney General, who have the control, supervision, and administration of the Postal Savings depository offices.

Accounts may be opened by any person of the age of ten years or over. Upon opening an account a pass book is given to the depositor. At least one dollar, or a larger amount in multiples thereof, must be deposited before the account is opened. No more than \$100 may be deposited in any one month.

Postal Savings Cards, costing 10 cents each, may be used for saving small amounts. Postal Savings Stamps, costing 10 cents each, may be purchased and attached to the Postal Savings Cards. Nine stamps so attached to a card will be accepted on deposit for \$1. The deposit of any one person shall not exceed \$500.

Interest at the rate of 2 per cent is paid.

The depositor may surrender his deposit, or any part thereof, in sums of \$20, \$40, \$60, \$80, \$100, and multiples of \$100 and \$500, and receive therefor United States coupon or registered bonds, paying 2½ per cent.

In order to make a trial of the Postal Savings Banks the Board of Trustees have chosen 48 post offices, one for each state and territory, at which the new system of postal savings may be worked out. These 48 post offices have been selected after careful investigation by the officials of the Postoffice Department with a view of making the first test of the service as thorough as possible under the limited appropriation provided by Congress. The amount provided for the first year of this system was only \$100,000, and from this sum must come all the expenses of equipment, including engraving and printing of forms, certificates, bonds, etc., as well as the costs of clerical assistance.

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